



*Teacheth man that which he knew not*

# ISLAM

**:SOCIAL AND ECONOMIC  
STRUCTURE**

**MOHAMMAD SHABBIR KHAN**

This book deals with the Mores of Social Control, the Social Codes and Individual Life and Major Social Goals within the framework of Islam, one of the most fundamental religions of the world; a Muslim's relationship with his family (including the discussion on Family Planning, Marriage, Divorce and Muslim Personal Law); his relationship with his Community, with other Communities and his cosmopolitan attitude towards all individuals of different countries of the world. This is the first part. The second part deals with economic development including the question of interest from financial institutions vs. interestless banking, the questions of life insurance and general insurance as related to the question of distributive justice and also the question of social justice emerging out of the Zakat and other forms of charity through institutional means or otherwise as they emerge from the verdict of the Holy Quran and the Traditions of the Sacred Prophet, Mohammad Mustafa (Peace be upon him) - through whom the definitive message of the Holy Scripture was communicated by Allah to the Muslim Community and the people of the world.

Written by a devout Believer and renowned Social Scientist of International reputation the book is bound to be of great use, interest and to both Muslims and non-Muslims in country and abroad.

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# ISLAM : SOCIAL AND ECONOMIC STRUCTURE

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*In the Name of Allah, the Beneficent, the Merciful*

# **Islam : Social and Economic Structure**

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*All Those Who Believe  
in the Brotherhood  
of Mankind*

*There is not a single verse in the Holy Quran where natural phenomena are described and which contradicts what we know for certain from our discoveries in Sciences.*

**Professor Abdus Salam**  
Nobel Laureate in Physics

*It (Islam) was the first religion that preached and practised democracy....I have been struck over again by this indivisible unity of Islam that makes a man instinctively a brother.*

**Sarojini Naidu**  
Freedom Fighter and  
First Governor of U.P.



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## PREFACE

This book on Islam : Social and Economic Structure deals in brief the Mores of Social Codes and Individual Life and Major Social Goals within the framework of Islam, one of the most fundamental religions of the world. In the Section of Social Structure some important problems like Muslim's relationship with his family members (including the discussion on family planning, marriage and divorce covering briefly the aspects of polygamy vs. monogamy and Muslim Personal Law) with the Muslim Community and with all other Communities and Cosmopolitan attitude towards individuals all over the world have been included. In the Section on Economic Structure there is a brief review of forces behind economic development with social justice as embodies in the tempts of the Holy Quran and the Traditions of our Prophet, Mohammad (Peace may upon him), briefly included a discussion on taking interest from banking and non-banking financial institutions vs. profit and loss scheme of banking, Life Insurance and General Insurance Schemes in the broader framework of Social Securities are included.

Even though it was not the interest of the author to please or displease anyone but as the analysis proceeded it turned out that Islam stands for a brotherhood of mankind and its peaceful existence with all other religions.

The book has been written without any pecuniary considerations and basically to seek the purification of the soul of the author; and the writing cannot serve the purpose better than to propagate the message of Islam leading to brotherhood, fraternity had equality of the followers of all religions of the world and the unity of mankind.

Several friends have helped me in the clarification of my ideas. They are too many to name; but the prominent among them are Professor Najmul Hasan, Professor of Business Administration, in the Muslim University, Aligarh, Professor F.R. Faridi, a scholar of great repute having had done remarkable job in writing on Fiscal Policy of Islam, Dr. M.B. Mathur, Reader in sociology at the Aligarh Muslim University and Mr. B. Rai, the Chief General Manager of the State Bank of India, Lucknow Head Office, and most of all to my great benefactor Allama Abul Hasan Ali Nadvi, the Rector of Nadwatul Ulema and a well known authority on Muslim Shariah.

My only excuse of writing the book in English is that this has been the medium of instruction in the Universities where I had my education. If any one wishes to translate the book in any other language, he can negotiate with me through my Publishers, Messrs. Ashish Publishing House, 8/81 Punjabi Bagh (near Punjabi Bagh Club), New Delhi-110026, (India).

In the end I plead to my readers to pray to Allah for His Forgiveness of my sinful life considered from the viewpoint of the tenants of Holy Quran and Traditions of our Prophet, Mohammad (Peace be upon him). Any suggestions by way of appraisal or criticism from my readers are most welcome.

**MOHAMMAD SHABBIR KHAN**

Aligarh

## Introduction

**I**T is no inhibition to me as a professional economist and in a broader framework as a social scientist to put down my ideas, as I have been able to understand them, which I wish to share with others, on the basis of the Holy Quran and the Traditions, on the Social and Economic Structure in Islam. Almost throughout my teaching career at the Aligarh Muslim University I believed in what is called positive economics in which we assume that the tastes of the individuals are given and they behave rationally. Towards the end I realized that the premise of the tastes being given applies only to the animals and could not possibly apply to the human beings living in a dynamic society because it is impossible to neglect the processes by which the cultures are created, preferences learnt and the rationality of the human being understood. In the so-called 'positive economics' the economists assume an 'economic man' who is devoid of all feelings of love and affection, truth and untruth, good or bad and calculates all aspects of his activities in terms of monetary gain and loss. Naturally there will be an apathy for such a man in almost everybody. One of my teachers, Professor Kenneth E.



Boulding, in his Presidential Address to the American Economic Association held at Chicago in December 29, 1968 said : "It is a wonder indeed that economic institutions can survive at all, when the economic man is so universally unpopular. No one in his senses would want his daughter to marry an economic man, one who counted every cost and asked for every reward, was never affected with mad generosity or uncalculating love, and who never acted out of a sense of inner identity and indeed had no inner identity even if he was occasionally affected by carefully calculated considerations to benevolence or malevolence. The attack on economics is an attack on calculatedness, and the very fact that we think of the calculating as cold suggests how exposed economists are to romantic and heroic criticism." He went on to add that the power of religion in human history has been due to its capacity to give identity to its followers and inspire them to behave in accordance with this identity.

As a practising Muslim, I believe that Islam is one of the fundamental religions of the world and has given a definite identity to its followers.

Excellent work is being done on various aspects on 'Islamic Economics' at the International Centre of Research in Islamic Economics at King Abdul Aziz University, Jeddah, Saudi Arabia and Islamic Foundation, Leicester, London, U.K. by eminent scholars in the subject for whom I have the greatest respect and profound regards. However, my only excuse of not drawing upon their work in the present study is that they are building up models to be applied in an Islamic State and believe that as Allah has made the human being *Khalifa* a word that these scholars translate as 'Vicegerent of Allah'; and following the interpretation of Maulana Abul Ala Mawdoodi in his commentary on the Quran, *Tafheemul Quran*, they are of the view that Allah has enjoined upon the followers of Islam to establish Islamic State in each and every country of the

world. According to the Islamic Faith, (in which I also believe) Islam is for every time and for every country of the world. At the same time there is a consensus among these scholars that at present there is no Islamic State in any country of the world. For instance, the Proceedings of an *International Seminar on Monetary and Fiscal Economics* held at Mecca in October 1978 (which was considered the first successful attempt by the eminent scholars in the field to have made solid contributions in Islamic Economics) the editor of the Proceedings of the published papers, Professor Mohammad Ariff, in his first para said : "Monetary and fiscal economics of Islam hinge crucially upon the kind of Islamic economy envisaged. It is, therefore, essential to begin the Islamic monetary and fiscal analysis with a clear concept of an Islamic economy. what is an Islamic economy? How does it work? What makes it tick? These questions are indeed difficult to answer especially because no Islamic economy really exists anywhere in the world. Such an economy must have prevailed in the 'classical era', about which no rigorous research has been done so far. Besides, conditions have changed so profoundly since the 'classical' days that the 'classical' structure might provide only a partial basis for conceptualizing a 'modern' Islamic economy. This, of course, does not mean that the basic character of an Islamic economy is subject to change over time. It cannot be denied, however, that structural changes over time do affect to profile of the economy significantly."<sup>2</sup>

In all humility I submit that his idea appears to me the very negation of Islam as a religion. This is for the reason that in case Islam is a religion which is for all times and all nations, as all of us believe, and at the same time there is not even a single country in the world where there is Islamic economy (as is obvious from the last paragraph) there is something contradictory in the idea that Muslims have been enjoined to establish Islamic State every where. Therefore, I believe that when Allah called the human being is represented by Adam as *Khalifah*, it should have had

some other connotation as well other than that of the Vicegerent -- who is duly elected head of an Islamic State.

I must admit that because of my lack of knowledge of Islamic Shariah, this question disturbed me for quite some time until I had the good fortune of seeking an appointment (even though for a short period) with one of the greatest authorities in Islamic shariah in the whole of Islamic world, Allama Syed Abdul Hasan Ali Nadwi. He suggested to me, if I did not misunderstand him, that the real connotation of *Khalifah* was the fact that the real owner of all the bounties on earth that Allah in his wisdom has attributed to the effort of the human beings belong to Allah, and the human beings are only the Trustees whose responsibility is to take care of them as best as possible and increase them with the grace of Allāh and disseminate them for the benefit of society. Islam, he added, is a religion which can be followed everywhere in the world, unless of course, the enemies are bent upon extinguishing its followers. But the Muslims at large should not feel satisfied to just live like Muslims and finish with it. It is their responsibility to further the Islamic Faith by putting forth their personal examples through their words, deeds and spread the message of Islam as far as they can without being discourteous to the followers of other religions and also establish Islamic State wherever possible but certainly not through forceful means.

Allama Nadwi was gracious enough to give me as gift copies of one of his books and another booklet, and on my request permitted me to quote from his ideas if I wanted. I may add that I found the Allama a very modest person in spite of all the wisdom and knowledge that he possesses.

Allama Nadwi very aptly says that "all the things that are supposed to be the property of man and whose ownership he has assumed through ignorance should, in truth, be ascribed to God, and considered as belonging to Him, who

is the true Creator and has given control over them to man for a limited time and in a limited way.

"In view of this fundamental reality (which transcends all other realities and is at work in all the religious, moral and economic structure of the world), the Quran has committed all human affairs, in their entirety, to the charge and keeping of God, and held man responsible only for the office of Vicegerency. It, sometimes, addresses the Muslims in this way :

And bestow upon them, of the wealth of Allah which he hath bestowed upon you.

(xxiv : 33)

And, sometimes, it says :

And spend of that whereof He hath made you trustees."

(lvii : 7)<sup>3</sup>

It may be noted that in the later verse where the Allama has used the expression 'whereof He hath made you the trustee' the original expression in the Holy Quran is '*Mimma Jaalakum Mustakhlafina fih*', and the word *Mustakhlafin* has the same origin as that of *Khalifah*. Therefore, it is absolutely clear that when Allah used the expression *Khalifah* for the human being it was in the sense of trustee and not necessarily the elected Head of the Islamic State. Perhaps the expression Vicegerency will be the appropriate translation wherever Islamic State, is established.

If there were still any doubt to my interpretation of the word, I wish to quote from Allama's book the following two passages in support of my contention. He says, "The truth that everything belongs to God and He is the Absolute



Owner of all that exists had permeated the lives of the Muslims of the first century of the Islamic era so completely that they considered themselves merely to be the trustees of their wealth and did not make use of their material possessions as they wished. There was not a semblance of pettiness or vainglory in their manner of spending.

“The Quran had perfected their faith in the doctrine of Vicegerency and Trusteeship and convinced them about their worldly goods that though they had been earned by them with the sweat of their brow they had returned to God by virtue of the consent of Islam. This is what a Muslim affirms when he recites the Confessional Formula and enters into the fold of Islam. He avows and declares, plainly and unequivocally, that he has surrendered his rights to Allah who is now entitled to take back what He has given.”<sup>4</sup>

In the capacity of a Vicegerent and the Trustee of Allah, the human beings have been given priority over and superiority to all other creatures on the different worlds. As against the other creations of Allah, the human beings possess the capacity of intellect, hearing, feeling and distinguishing between the beautiful and the ugly, love and hatred, the zeal for knowledge and the enthusiasm for adventure. Says the Holy Quran :

Behold, thy Lord said to the angels : “I will create a vicegerent on earth.” They said : “wilt Thou place therein one who will make mischief therein and shed blood? — whilst we do celebrate Thy praises and glorify Thy holy (name)?” He said : “I know what ye know not”. And He taught Adam the names of all things; then He placed them before the angels, and said: “Tell Me the nature of these if ye are right.” They said : “Glory to Thee of knowledge we have none, save what Thou hast taught us : in truth it is Thou Who art perfect in knowledge and wisdom.” He said : “O

Adam ! tell them their natures." When he had told them, God said : "Did I not tell you that I know the secrets of heaven and earth, and I know what ye reveal and what ye conceal?"

(S.II : 30-33)

A perfect Vicegerent/Trustee is one who has the power of initiative but whose actions remain within the 'feasibility function' as ordained by the Will of Allah. And by the expression 'nature of all things' Allah meant the nature and qualities of things including intellect, feelings, curiosity, love, affection and enterprise.

Thus, with the office of the Vicegerents/Trustees and by learning the nature of all things the human beings were implied to submit themselves and their activities to the Will and Plan of Allah. This is what Islam really means. Marmaduke Pickthall (who was the first English Muslim and also a great scholar of Arabic Language) has aptly said in the Introduction of Sura II of the Holy Quran that "*Al-Islam* means 'the Surrender' – i.e., man's surrender to God's Will and Purpose."<sup>5</sup> In regard to the Muslims, the Holy Quran says :

Ye are the best of peoples, evolved for mankind,  
enjoining what is right, forbidding what is wrong,  
and believing in God.

(S.III : 110)

The logical conclusion of the above verse is that Islam is a religion whose followers are to follow one Allah, have no distinction of caste, colour, creed or nations and do the right things and be an example to others to do right and eschew wrong and put forth their example to others to eschew wrong. They completely submit themselves to the Will and Plan of one Allah.

The emphasis on Oneness of Allah *i.e.*, monotheism in Islam is so great that the brief *Surah-i-Ikhlās* is often described as one third of the Holy Quran.<sup>6</sup> The Surah reads as under :

Say : He is God, the One and Only; God, the Eternal, Absolute; He begetteth not, nor is He begotten; and there is none like unto Him.

(S.CXII : 1-4)

It needs no repetition that Allah revealed the Holy Quran to Prophet Mohammad (peace be upon him) who himself was an unlettered person in the worldly sense of the terms, and according to our Faith that greatest of great personalities.<sup>7</sup> *Surah-i-Ikhlās* is treated as one third of the Holy Quran because in about one third of the Holy Scripture there is again and again emphasis on monotheism.

It has been made specifically clear in the following verse of our Holy Scripture :

Say (O Mohammad) : "I am but a man like yourselves, (but) the inspiration has come to me, that your God is One God : whoever expects to meet his Lord, let him work righteousness, and, in the worship of his Lord, admit no one as partner."

(S. XVIII : 110)<sup>8</sup>

The Holy Quran is known as *Al-quran* (*i.e.*, The Quran) because it was read by our Holy Prophet who was himself an unlettered person and did not know how to read. In this connection Pickthal has very aptly observed in his Introduction to the Glorious Koran that "because the angel (who in the first message of Allah brought to Mohammad)

on Mt. Hira bade him 'Read'--insisted on his 'Reading' though he was illiterate (I would rather say unlettered) .... the sacred Book is known as *Al-Quran*, 'The Reading' of the man who knew not how to read."<sup>9</sup>

Before we proceed further, to the next Chapter, let me emphasize that since the Muslims submit themselves completely to the Will and Plan of Allah and pray only to Him to seek His help and guidance, it is essential for us to know the great attributes of Allah. They are spread over here and there in the whole of the Quran but happily a single concise verse in Surah II known as *Ayatulkursi* gives them in impressively glorious words which are so different from anything that exists in the world that we know of that we have to be content with understanding that the only word by which we can know Him is "He" the pronoun standing for His name<sup>10</sup> We repudiate the idea that there can be any compeer of Allah. The verse runs as under :

God ! There is no god but He, — the Living, the Self-subsisting, Eternal. No slumber can seize Him nor sleep. His are all things in the heavens and on earth. Who is there that can intercede in His presence except as He permitteth? He knoweth what (appeareth to His creatures as) Before or After or Behind. Nor shall they compass aught of His knowledge except as He willeth. His Throne doth extend over the heavens and the earth, and He feelth no fatigue in guarding and preserving them. for He is the Most High, the Supreme (in glory)

(S.II : 255)

I have reproduced *Ayatulkursi* here to show how can and Muslim do anything in his life on this temporary abode excepting what Allah has ordained upon him, knowing full well that after his soul departs he has to reappear before Him to give accounts of all of his deeds? Human beings, as



we are, all of us have our failings and it is Allah and Allah alone who can forgive us for them. This is the governing idea of all of our deeds whether they are in the social or economic matters. This is the basic premise with which we start in all of our activities.

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4. *Ibid.*, p. 94.
5. Pickthal, Marmaduke, *The Meaning of the Glorious Koran-An Explanatory Translation*, George Allan and Unwin Ltd., London, Second impression, 1948, p.22 fn.
6. -Cf. Nāwī, S.Ā.H.A., *op. cit.*, pp. 4 and 4 fn.
7. It is because of this that I believe Mr. Khuswant Singh is right when he says that the copyright of the Holy Quran is in Allah and not in Mohammad. (Cf. his article entitle "The Quran for Non-Muslims" In *Express Magazine* of May 17, 1987. However, he has committed a blunder in saying in the same article that Surah Ikhlas is *Darood Sharif*. But he can certainly be excused for his lack of knowledge on the issue.
8. It is because of the emphasis on monotheism (and our Holy Prophet being a massanger of Allah who communicated His

messages to the human beings) that Muslims cannot be called Mohammadans; because they do not consider Mohammad as a compeer of Allah. This may be correct in the case of Christianity because by Christians, Jesus Christ is considered as 'Son of God'. But there is no concept like this in Islam; and therefore, Muslims should always be called as Muslims who have submitted themselves completely to the Will and Plan of One Allah.

The British rulers in India, since they were unaware of this difference, used to call Muslims as Mohammadans. Unfortunately in this respect such a great and distinguished social reformer from amongst Muslims as late Sir Syed Ahmed Khan committed a blunder in accepting the name of the College which was founded by him and was subsequently raised to the Status of the Aligarh Muslim University as Mohammadan Anglo-Oriental College. But I firmly believe that because of the great service he rendered to our country in general and the Muslim community in particular in the field of education, Allah will certainly excuse him for his failing in this respect.

9. Yusuf Ali, Abdullah, *The Meaning of the Glorious Quran : Text Translation and Commentary*, Dar-Al-Kitab Al-Masri, Cairo, Egypt, and Dar-Al-Kitab Al-Lubnani, Beirut, Lebanon, p. 102 fn. (Gift copy from Khalid-bin-Abdul Aziz Al Saud, Servant of the Holy Kaba, Mecca and the Holy Mosque (of our Holy Prophet at Madina, Kingdom of Saudi Arabia).

## **Social Structure in Islam : Part I - Sustaining Forces of Codes and Customs**

**I**N this Chapter we shall discuss the Mores of Social Control, Social Codes and Individual Life and Major Social Goals in Islamic Code of Social Life. We shall deal with each one of them one by one.

### **SECTION(A) MORES OF SOCIAL CONTROL**

"All the ties we cherish in the world", says Allama Nadwi, "all the social relationships we observe and all the rights and obligations that go to make the law and bring into existence a civilized society are determined by the moral and the material attributes which are at work in the different fields of human existence."<sup>1</sup> We have discussed them briefly in our Introduction insofar as Islam is concerned. In discussing the Social Structure in Islam we must remember that it was Allah who sent the messages in different times and different nations of the world. However, the difference between other messages and that of the Holy Quran is that while the former were for specific periods of time and for specific nations, the Holy Quran is for all the countries and all times to come. The Quran while addressing the Holy Prophet says :

Hast thou not turned thy vision to those who have been given a portion of Book?

(S.III : 23)

Similarly the human beings have been reminded that Allah has sent His message through His Messengers to every people, generation or nation. If the Messenger of Allah has been ignored or His message has been twisted or rejected by the people, Allah will punish the followers on the Day of Judgement. Says the Holy Quran :

To every people (was sent) an Apostle : when their Apostle comes (before them), the matter will be judged between them with justice, and they will not be wronged.

(S.X : 47)

And further,

This Quran is not such as can be produced by other than God; on the contrary it is a confirmation of (revelations) that went before it, and a fuller explanation of the Book--wherein there is no doubt--from the Lord of the worlds.

(S.X : 37)

This shows that the Quran confirms, completes and gives a further explanation of the revelations which in fact is universal and sent by Allah in all the ages of the nations of the world before it.

This Book, as we have pointed out in the Introduction, provides the basic premise and the faith on the basis of which we now proceed to discuss the Social Structure in Islam.



The mores of social control as given in Islam is wider than the prayer to Allah; it includes not only the fear of the Day of Judgement but also active service of Allah and His creatures. That is why the Holy Quran has emphasized that the Muslims while busy in their worldly activities must not forget the remembrance of Allah all the times in addition to regular prayer to Him. Says the Quran :

...by men whom neither traffic nor merchandise can divert from the Remembrance of God, nor from regular Prayer, nor from the practice of regular Charity : their (only) feat is for the Day when heats and eyes will be transformed (in a world wholly new)—

(S.XXIV : 37)

It further adds,

...that God may reward them according to the best of their deeds, and add even more for them out of His Grace : ...

(S. XXIV : 38)

This clearly shows that Islam preaches the good deeds in one's relations with the fellow beings and indeed lays emphasis on them. For Allah's bounties and reward in the Hereafter know no limit for those who are the righteous.

Further, it has been emphasized that the human being is over and above all other creatures of the earth insofar as he is capable of possessing the qualities of Forebearance, Love and Mercy and of undertaking the Trust that Allah wanted to make him incharge of. The other creatures are incapable of having the great qualities of the human being which he is capable of possessing as a Trustee and possesses the qualities of its disposition. The Holy Quran says :

We did indeed offer the Trust to the Heavens and the Earth and the Mountains; but they refused to undertake it, being afraid thereof : but man undertook it :—

(S. XXXIII : 72)

This shows clearly and unequivocally that only man possesses to cultivate in himself the God-like attributes, in howsoever small a degree, of Will, Forebearance, Love and Mercy which should be the mores of social control.

#### **SECTION (B) : SOCIAL CODES AND INDIVIDUAL LIFE**

Allah has forbidden all frauds whether they be in commercial, individual, family or social dealing of an individual. He has condemned all frauds in daily dealings and spiritual matters. The Holy Quran says :

Woe to those that deal in fraud — those who, when they have to receive by measure from men, exact full measure, but when they have to give by measure or weight to men, give less than due. Do they not think that they will be called to account ? — on a Mighty Day, a Day when (all) mankind will stand before the Lord of the worlds?

(S. LXXXIII : 1-6)

There is again and again emphasis not only on not doing any fraud either in commercial or in social matters; but also the Muslims have been enjoined to speak truth even if their relatives' cases are involved. To quote from the Holy Quran again :

...give measure and weight with (full) justice — no burden do We place on any soul, but that which it can bear - whatever ye say, speak justly, even if a near relative is concerned; ...

(S. VI : 152)

The expression 'fraud' here is to be taken in the widest sense of the term. This may be in the economic and commercial dealings when a man wants to get more than he gives : it may mean in domestic or social matters where a person asks for much more than what he gives, or worst of all, it may refer to the spiritual matters when a person asks for Mercy from his Lord when he is unwilling to give to his fellow beings. There are social and legal checks to such frauds; but the greatest check is due to the fear of the Day of Judgement. The fear of Allah in these matters is the beginning of wisdom in all matters.

Further, there is a great emphasis that the Muslims should have no differences whatsoever in their words and their deeds. Such a conduct has been greatly condemned; and it has been ordained that if a man's deeds are not in consonance with his words, then such actions in all social matters are odious in the sight of Allah because He is the One Who knows what could not be seen by other individual human beings. The Quran says :

O ye who believe ! Why say ye that which ye do not? Grievously odious is it in the sight of God that ye say that which ye do not.

(S. LXI : 2-3)

Islam has also deprecated certain qualities which have been considered hateful in social relationship. These are not uncommon in the case of many of the followers of Islam. These things have been described as the following. In the first instance, if a person all the time swears, it is most likely that he is a great liar because the true person's words are as good as his written bond. So he does not have to swear all the time. Secondly, if a person is self-deceived, easy-going and does not perform his duties to the best of his capability, he commits the greatest social and moral evil. On account of his being easy-going he is certainly doing incalculable harm to the society even

though it looks intangible. Thirdly, if a person has no idea of truth and sincerity, he cannot be a reliable friend; if he believes in infidelity and does the slandering and backbiting he is also causing a harm to the society and self. And finally, if a person is of base mentality and violent and cruel to his fellow beings it is obvious that he is despicable and an enemy of the society. Such people are generally those who are proud of their wealth and family connections. The Quran says :

Heed not the type of despicable man, — ready with oaths, a slanderer, going about with calumnies, (habitually) hindering (all good, transgressing beyond bounds, deep in sin, violent (and cruel), — with all that base-born — because he possesses wealth and (numerous) sons.

(S. LXVIII : 10-14)

The characteristics of wrong-doers as suggested in the Holy Quran are : they (a) neglect prayer (b) neglect charity (c) reject Faith and turn away from it and (d) are conceited and arrogant. Allah says that on the Day of Judgement the following kinds of persons will be in bad shape :

So he gave nothing in charity, not did he pray ! — but on the contrary, he rejected Truth and turned away ! Then did he stalk to his family in full conceit!

(S. LXXV : 31-38)

It is to be noted that in the Holy Quran the duties towards Allah and the duties towards human beings are so much intermingled that they cannot be separated from each other.

Allah has forbidden certain things which can be



categorized into four parts : Firstly, it is an offence against society to do shameful and unbecoming acts--the acts which do not have legal and social sanctions not only locally but universally . Secondly, it has been considered a sin to do anything against self and trespass limits prescribed by the social laws which include committing indiscipline, failure in performing intangible duties of society not clearly defined by law, being selfish or being proud instead of being modest. Thirdly, it is also a sin to assign any partner to Allah in the widest sense of the term i.e., even to believe that any human being can give you honour or disgrace which are only the attributes of Allah. And lastly, it is one of the greatest sins to indulge into superstition instead of being rational as defined by Islam. In the Holy Quran our Prophet has been asked to communicate to Muslims in this way :

Say : The things that my Lord hath indeed forbidden are : shameful deeds, whether open or secret; sins and trespasses against truth or reason; assigning of partners to God, for which ye are given no authority; and saying things about God of which ye have no knowledge.

(S. VII : 33)

The following acts have been condemned by Allah in the strongest terms; (a) scandal-mongering, talking or suggesting evil of men or women by words or indications or suggestions : sarcasms and insult (b) detracting from their character behind their backs even when the things suggested are true but the motive of doing so is bad and (c) piling up of wealth, and not to use it for the service of those who need or even spending it for purposes of establishing and expanding of commerce and industry--i.e., being a miser because it has been rightly suggested that it itself is a kind of scandal. Says the Holy Quran :

Woe to every (kind of) scandal-monger and backbiter, who pileth up wealth and layeth it by, thinking that his wealth would make him last for ever!

(S. CIV : 1-3)

Allah has also enjoined upon all Muslims whether men or women to observe the rule of modesty. A brazen stare by a man at a woman is certainly not permitted in the social code of Islam because it is a breach of refined manners. The need for modesty is the same for both the men and women; but on account of the differentiation of the sex in nature, temperaments and social life, a greater amount of privacy and modesty is called for from the women than from the men especially in matters of dress and uncovering of bosom. While advising our Holy Prophet, Allah says :

Say to the believing men that they should lower their gaze and guard their modesty : that will make for greater purity for them : and God is well acquainted with all that they do. And say to the believing women that they should lower their gaze and guard their modesty; that they should not display their beauty and ornaments except what (must ordinarily) appear thereof; that they should draw their veils over their bosoms and not display their beauty except to their husbands, their fathers, their husbands' fathers, their sons, their husband's sons or their brothers' sons, their sisters' sons or their women, or the slaves whom their right hands possess, or male servants free of physical needs, or small children who have no sense of the shame of sex; and that they should not strike their feet in order to draw attention to their hidden ornaments. And O ye Believers ! turn ye all together towards God, that ye may attain Bliss.

(S. XXIV : 30-31)

**SECTION (c) : MAJOR SOCIAL GOALS**

Muslims have been asked to fulfil all obligations-whether religious, commercial or social. In the first instance, there are our religious obligations which are necessary to fulfil for the purification of our souls. These obligations have been taught to us by Allah through various Apostles whose messages, as I have said earlier, are confirmed and further elaborated in Islam. Secondly, there are economic obligations which we will have an opportunity to discuss in detail later on. Muslims are to fulfil all of them. And finally, we have the social obligations which are spread over the whole spectrum of family life, neighbours, the members of our community and other communities with the matters related to the nation and international relationships. There are tacit obligations of living in civil society which we have to respect and fulfil all of them whether they are to individuals or to groups. Such obligations are very wide and include our obligations to the professions in which we happen to be. Truth and fidelity are parts of our religion in all relations of life; and the remembrance of Allah is, as we have noted earlier, a far more extended term than simply prayer to Allah and fulfil our obligations towards Him. It has been said in the Holy Quran :

Oh ye who believe ! Fulfil (all) obligations.

(S.V. 1)

Allama Abdullah Yusuf Ali has been very greatly impressed by this verse. He says : "This line has been justly admired for its terseness and comprehensiveness. Obligations: '*uqud*' : the Arabic word implies so many things that a whole chapter of commentary can be written on it." He has gone on to add : "This verse is numbered separately from the succeeding verses by Hafiz Uthman and the Fath-ur-Rahman. As it forms a paragraph or chapter by itself, I have followed that numbering throughout this Sura, thus reluctantly diverging from the

numbering in the edition of the Anjuman-i-Himayat-i-Islam throughout this Chapter."<sup>3</sup>

Allah has forbidden lewdness either openly or secretly because He is aware of what is open and what is hidden. He has also commanded that the life of the human being is very precious and Muslims are ordained not to harm or kill any one except when it is required justice and law. Says the Quran :

...come not nigh to shameful deeds, whether open or secret; take not life, which God hath made sacred, except by way of justice and law :

...

(S. VI : 151)

Allah has explained through a parable how a good word and broadly interpreted as a word of truth or word of goodness and kindness, which, of course, follows from the true interpretation of Allah's message is like a goodly tree which is known for (a) its beauty and pleasure to see it (b) its stability in the sense of its being firm to withhold any wind or storm, (c) its wide compass as its branches spread on all sides and is capable of giving shelter to the creatures of Allah and (d) its abundant fruit which it yields for all times. A wise and fortunate man does not feel any pride in it and is conspicuous by his modesty and he understands that the goodness of the goodly word, can be attributed only to Allah's Grace and Mercy. Says the Holy Quran :

Seest thou not how God sets forth a parable? – a goodly word like a goodly tree, whose root is firmly fixed, and its branches (reach) to the heavens, – it brings forth its fruit at all times, by the leave of its Lord. So God sets forth parables for men, in order that they may receive admonition.

(S: XIV : 24-25)



It has been enjoined both on man and women (as both the sexes have equal spiritual and human rights) that they should follow the undermentioned virtues so much essential for living in a decent civil society. First, they should have hope, trust and faith in Allah. Secondly, they should have devotion and service in practical life. Thirdly, they should have love and practise truth in thought and intention and in their words and deeds. Fourthly, they should have patience and be constant in suffering and in the correct endeavour. Fifthly, they should be humble and avoid an attitude of arrogance and superiority. Sixthly, they should help the poor and the unfortunate ones by way of doing general service in the sense of giving them material and immaterial bounties of Allah that they are endowed with such as knowledge, kind words, spreading of education, etc. Seventhly, they should follow the practice of those who are dearest and nearer to Allah by way of self-reliance not only in matters of food but of all kinds of appetites and desires. Eighthly, they should be chaste, have purity in sex, in motives, thought, words and deeds. And finally, they should constantly endeavour to follow the true path as taught by our Holy Apostle who learnt it through the message of Allah. The Holy Quran says :

For Muslim men and women, for believing men and women, for devout men and women, for true men and women, for men and women who are patient and constant, for men and women who humble themselves, for men and women who give in charity, for men and women who fast (and deny themselves), for men and women who guard their chastity, and for men and women who engage much in God's praise, for them has God prepared forgiveness and great reward.

(S. XXXIII : 35)

The Quran further says :-

O ye who believe ! Fear God, and (always) say a word directed to the Right : that He may make

your conduct whole and sound and forgive your  
sins : ...

(S. XXXIII : 70-71)

Similarly in the following verse emphasis has been laid  
on exercising patience and self-restraint :

And no one will be granted such goodness  
except those who exercise patience and self-  
restraint--

(S. XLI : 35)

The various virtues of the righteous persons which help them in their cultural and social life and relationships have been described in the Holy Quran in Surah XLII verses 36 to 40 and the righteous ones have been promised by Allah to give them a better and more lasting reward in the world hereafter than the trifle conveniences of this short life probation on the earth. The virtues that they have been asked to follow are : (a) they have faith; (b) they trust in Allah instead of running after false standard of values of life; (c) they eschew the more serious crimes and offences against sex which are shameful deeds; (d) knowing full well that they themselves are not perfect are always ready to forgive other even when they have cause to be angry; (e) they are always ready to listen to the message of Allah; (f) they keep contact with Allah through regular prayer, praise and remembrance; (g) their conduct in life is clear and they are always ready to decide their individual and social affairs through reconciliation,<sup>3</sup> (h) they are always ready to help the weaker sections of their society through giving away out of their wealth, talents or opportunities as provided to them by Allah; and if any, oppression is done to them, they are not cowed down and are ready to defend themselves but their reward from Allah will be still greater if they forgive their enemies and are ever-ready to make reconciliation with them. The verses run as under :

Whatever ye are given (here) is (but) a convenience of this life : but that which is with God is better and more lasting : (it is) for those who believe and put their trust in their Lord; those who avoid the greater crimes and shameful deeds and, when they are angry even then forgive; those who hearken to their Lord, and establish regular prayer; who (conduct) their affairs by mutual consultation; who spend out of what We bestow on them for sustenance; and those who, when an oppressive wrong is inflicted on them, (are not cowed but) help and defend themselves. The recompense for an injury is an injury equal thereto (in degree) : but if a person forgives and makes reconciliation, his reward is due from God : for (God) loveth not those who do wrong.

(S. XLII : 36-40)

Similarly in the short verses from 23 to 35 of Sura LXX the following virtues of the righteous are described. (a) They are steadfast in their prayers; (b) they recognise that the poor have rights in their wealth used in the wider sense of not only monetary, but intellectual and spiritual possessions; (c) they are convinced about the Day of Judgement so that their conduct and values are maintained at the highest standard that can be conceived of; (d) they fear the displeasure of Allah because that disturbs not only the peace and tranquility of their own minds and spirit but also of the social conditions; (e) they guard the chastity excepting with their wives; (f) they respect their trust and convenients in the widest sense of the term because they have been appointed Trustees of Allah on Earth not only for their own possessions but for everything that they control; (g) they are steadfast in their testimony; and (h) they guard the sacrament of their worship.

There are numerous verses that can be quoted from the Holy Quran describing the characteristics of the righteous. For instance, in Surah III verses 16 and 17 'the true servants of Allah' have been described with the condition that (a) they have faith, humanity and hope *i.e.*, they are patient, steadfast, self-restraint that goes with the word *Sabr* in Arabic; (b) in all their dealings they are true and sincere and fulfil all the promises and contracts in social dealings; (c) they are the same in spirit, worship and the outward conduct; (d) their worship to Allah shows itself in their feelings towards human beings as they are always liberal and ready to pay charity; and (e) they are self-disciplined so that the first thing that they do in the morning is to worship Allah with a humbleness. Says the Holy Quran, the true servants of Allah are :

...those who say : "Our Lord ! we have indeed believed : forgive us, then, our sins, and save us from the agony of the Fire," those who show patience, firmness and self-control; who are true (in word and deed); who worship devoutly; who spend (in the way of God); and who pray for forgiveness in the early hours of the morning.

(S. III : 16-17)

Allah has enjoined upon the human beings to live in the world of turmoil and not renunciation and face the life with courage and conviction and discipline among them so that they are able to build up a better social order. At the same time He does not like the human beings to indulge in idle pleasure, instead His desire is for the human beings to turn to the path which would lead them to achieve Allah's good pleasure; After saying that We ordained upon the followers of Jesus Christ (the son of Mary) to follow the compassion and mercy in their turn, Allah says :

But the Monasticism which they invented for themselves, We did not prescribe for them : (We



commanded) only the seeking for the good pleasure of God...

(S. LVII : 27)

Allah has ordained upon the Muslims to follow the way of *Taqwa* which implies guarding ourselves from all sins, wrong actions, doing injustice to other human beings and seek doing of positive good. The Arabic word *taqwa* is normally translated as the fear of Allah which is linked to love and implies fear of offending Him. Allah has in one verse repeatedly ordered to follow *taqwa* which will be the preparation for the world hereafter in addition to establishing an exemplary social order. Says the Holy Quran :

O ye who believe ! Fear God, and let every soul look to what (provision) he has sent forth for the morrow. Yea, fear God : for God is well acquainted with (all) that ye do.

(S. LIX : 18)

According to Islamic value system a man's worth is not to be judged by his station in life whether rich, self-sufficient or poor and ignorant, but only on his desire to learn truth and for that matter acquire all knowledge for after all, the human being coming from a lowly origin (vide S. LXXX : 18-19) has been distinguished as compared to other creatures and has been made Allah's vicegerent and trustee - the position not given to the angels for the reason of human's being capability to acquire knowledge (vide S. II : 30-35) already quoted earlier. In Surah LXXX in short verses from 1 to 16 this has been made quite clear. Once our Holy Prophet was engrossed and deeply engaged in explaining the essence of Faith and truth to the head of Meccan tribe and was all through thinking that in case he was able to understand and learn, the whole tribe would embrace Islam. In the meanwhile a blind and poor man came in torn

out clothes and being very eager to learn interrupted and put the questions to the Prophet. The Prophet obviously felt annoyed at the interruption and showed impatience. Perhaps the poor man's feelings were hurt because he thought that he was not paid any attention by the Prophet on account of his poverty. Thereupon the Prophet received a message from Allāh described below :

...of him wast thou unmindful. By no means (should it be so) ! For it is indeed a Message of instruction : therefore let whose will, keep it in remembrance.

(S. LXXX : 10-12)

The Prophet without the least hesitation ordered for the inclusion of this revelation which forms part of the sacred Scripture of Islam. The Prophet was henceforth very kind to the blind poor man. This blind poor man became a learned man and lived sufficiently longer to become the Governor of Madina the holy town which the Prophet made his permanent habitation.

The Covenant which Muslims are supposed to have entered with Allah is universal and is a moral law which says :

...worship none but God; treat with kindness your parents and kindered, and orphans and those in need; speak fair to the people; be steadfast in prayer; and practise regular charity.

(S. II : 83)

It is to be noted that speak truth to the people means not only outward courtesy but also protection of the people from being exploited, deceived, defrauded, or stopped with things to lull their intelligence. Since it explains the universal law, the branch of the covenant will never be

forgiven as described below in the Holy Quran :

These are the people who buy the life of this world at the price of the Hereafter : their penalty shall not be lightened nor shall they be helped.

(S. II : 86)

The Muslim community or *Ummat* has been addressed as 'justly balanced', and the essence of Islam is to avoid all extravagance on either side. It is a sober practical religion in all social matters. Addressing Muslims, Allah says in the Holy Quran :

Thus have we made of you and *Ummat* justly balanced,...

(S. II : 143)

It has been enjoined upon the Muslims to be straightforward and adopt the correct methods of achieving the social and economic goals. The Holy Quran says :

It is no virtue if ye enter your houses from the back : it is virtue if ye fear God. Enter houses through the proper doors : and fear God : that ye may prosper.

(S. II : 189)

Entering through proper door is famous proverb. There can be several meanings of it. It may mean that if you are a member of society then respect its manners and customs unless they are prejudicial to the moral code of Islamic life. It may mean that if you want to achieve an objective be it social or economic then adopt an honourable method and go about it openly and not through the back door. It may mean that if you enter into an argument with someone then

do not beat about the bush and be straight-forward. And it may also mean that if you wish success in your profession or undertaking then provide all necessary rightful methods to do it.

When Allah has talked of 'the people of truth' and 'the God-fearing', among all qualities or such people Allah has specifically laid down that such are the people who fulfil all contracts which they make and are firm and patient even in the conditions of adversity and throughout all their lives. Says the Holy Quran :

...fulfil the contracts which ye have made; and to be firm and patient, in pain (or suffering) and adversity, and throughout all periods of panic. Such are the people of truth, the God-fearing.

(S. II : 177)

It is to be noted that three conditions of firmness and patience are specifically mentioned. They are : (a) bodily pain or suffering; (b) adversity of all kinds, deserved or undeserved; and (c) periods of public panic made such as war, violence and pestilence etc. On the question of fulfilling the contracts that we make in all social and economic matters there has been repetition again and again in the Holy Quran.

Allah has enjoined upon Muslims to serve Allah and do good to the fellow creatures the near ones and the far off whenever they come into contact even casually in the society and He has forbidden the Muslims to be arrogant, proud because in the eyes of Allah all are equal; and everyone should express humility in his dealings with the fellow beings. The Holy Quran says :

Serve God, and join not any partners with Him; and do good to parents, kinsfolk, orphans, those in need, neighbours who are near, neighbours



who are strangers, the companion by your side,  
the way-farer (ye meet), ...for God loveth not the  
arrogant, the vainglorious ...

(S. IV : 36)

Allah has also in unequivocal terms condemned those  
who commit something wrong and put its blames on other.  
The Holy Quran says :

But if any one earns a fault or a sin and throws it  
on to one that is innocent, he carried (on himself)  
(both) a falsehood and a flagrant sin.

(S. IV : 112)

Allah has ordered the Muslims not to breed the hatred  
for others even when they are wicked and hostile. We have  
to help each other in piety and goodness and not in  
perpetuating feuds or hatred. On the occasion when in the  
Sixth Year of Hijra our Prophet and his followers came from  
Madina to Mecca for pilgrimage of the Holy Mosque of  
Kaba and they were prohibited by the enemies to do so, a  
verse was revealed to the Prophet which has a wider and  
permanent significance. The verse runs as under :

...and let not the hatred of some people in (once)  
shutting you out of Sacred Mosque lead you to  
transgression (and hostility on your part). Help ye  
one another in righteousness and piety, but help  
ye not one another in sin and rancour: fear God :  
for God is strict in punishment.

(S.V : 3)

Allah has asked Muslims to have fair dealings in social  
life, and He has gone on to order that even the hatred by  
others towards you should not lead you to do injustice to  
the people in society. The act of doing what is just is next

only to piety for a Muslim. Allah is aware of all of our dealings towards human beings. Says the Holy Quran :

O ye who believe ! Stand out firmly for God, as witness to fair dealing, and let not the hatred of others to you make you swerve to wrong and depart from justice. Be just; that is next to piety : and fear God. For God is well-acquainted with all they ye do.

(S. V : 9)

Allah has mentioned about an order that He gave to the Jews; but its application is universal. He ordained upon them not to kill anyone unless it be for the fact that he murdered anyone or that he is rampant in creating mischief in the society killing a person is equivalent to killing the whole of the humanity; and similarly saving the life of one individual is equivalent to saving the life of the whole of humanity. Says the Holy Quran :

...we ordained for the children of Israel that if anyone slew a Person unless it be for murder or for spreading mischief in the land it would be as if he slew the whole people : and if anyone saved a life, it would be as if he saved the life of the whole people.

(S. V : 35)

What could be stronger condemnation of individual assassination or revenge? Allah addresses the Holy Prophet and asks him to see that many of the unbelievers race each other in sin and hatred which are the acts of evil on their part; and that they eat the things that are forbidden. Here eating of the forbidden things can be taken literally or figuratively. In the context it appears that the figurative meaning has greater significance which implies fraudulent misappropriation of other people's property,

which the Jews (in whose context it has been said) used to do. Says the Holy Quran :

Many of them dost thou see, racing each other in sin and rancour, and their eating of things forbidden. Evil indeed are the things that they do.

(S. V : 65)

The figurative meaning here is more relevant for the reason that in the following verse Allah puts the question as to why Rabbis (the religious heads of the Jews) do not forbid their followers to stop doing such kinds of things?

Allah has enjoined upon the Muslims to do justice, be good and liberal to kith and kin; and He has forbidden all shameful acts, injustice and rebellions. The word justice in the context in which it has been used is to be taken in a comprehensive sense *i.e.*, to be humane, to do acts of kindness which might not be legally demanded of us and which might also be obliging to those who in a narrow sense have 'no claim on us'. Similarly the opposite words of shameful acts and injustice must also be used in a wider context because Allah has asked the Muslims not to rise in rebellion but be true to their conscience. Says the Holy Quran :

God commands justice, the doing of good, and liberality to kith and kin, and He forbids all shameful deeds, and injustice and rebellion : He instructs you that ye may receive admonition.

(S. XVI : 90)

Allah has made it absolutely clear that the disagreements in matters of religion or social affairs should not lead to conflict between the different groups and the parties, because He has said that He will reveal the truth on the Day of Judgement. So the Muslims have to leave the matters of disagreement to the judgement of Allah and not themselves. Says the Holy Quran :

...and on the Day of Judgement He will certainly make clear to you (the truth of) that wherein ye disagree.

(S. XVI : 92)

It has also been ordained on the Muslims that they should not try to deceive each other by indulging in oaths less some one who was on the right path might slip to commit wrongful acts. If it happens, then the deceiver will have to face the consequences of the wrath of Allah on the Day of Judgement. The Holy Quran says :

And take not your oaths, to practise deception between yourselves, with the result that someone's foot may slip after it was firmly planted, and ye may have to taste the evil (consequences)...

(S. XVI : 94)

It has been repeatedly suggested that Muslims have entered into covenant with Allah to follow the right path, be truthful in religious, social and economic matters. It is as well possible that a Muslim by breaking this covenant and doing something wrong may earn a little gain in this worldly life; but this is in reality a great loss and is nothing compared to the gain that one receives from Allah by following the right path, good conduct and character. Muslims have been specifically asked in the Holy Quran :

Nor sell the Covenant of God for a miserable price : for with God is (a prize) far better for you, if ye only knew.

(S. XVI : 95)

The Holy Quran further adds :

What is with you must vanish : what is with God



will endure. And We will certainly bestow, on those who patiently persevere, their reward according to the best of their actions.

(S. XVI : 96)

We are also reminded that the human beings in their ignorance hastily pray to Allah for things that are really not good for us. The wise and instructed soul must have patience and should not desire anything against the Will and Plan of Allah. The man who does so and has complete faith in Allah, will get His favours. He should pray for right guidance in all matters related to social and economic affairs which he has to be confronted with. Allah says in the Holy Quran :

The prayer that man should make for good, he maketh for evil; for man is given to hastily (deeds).

(S. XVII : 11)

Muslims are also told that it is from the sacred motives and intentions of doing good deeds in social matters that are known to Allah, that a human being's deeds are judged. Therefore, they are advised to have the purest motives along with their pure deeds. Says the Holy Quran :

Your Lord knoweth best what is in your hearts : if ye do deeds of righteousness, verily He is Most Forgiving to those who turn to Him again and again (in true penitence).

(S. XVII : 25)

Muslims are asked to talk to the people with kindness that flows from understanding and makes them smooth in human intercourse even if they are not able to do a favour to those with whom they come into contact for the reason

that they do not have the wherewithal to do any favour to them. To quote from the Holy Quran :

And even if thou hast to turn away from them in pursuit of the Mercy from the Lord which thou dost expect, yet speak to them a word of easy kindness.

(S. XVII : 28)

Islam is very strict in matters of pure sex relations. There are very stiff instructions regarding adultery because it is not only a shameful act and is inconsistent with self-respect and respects of other fellow human beings in the society but it also opens a flood gate to many other evils. It destroys the very fabric of family relations, works against the interests of the children which are born or unborn, kindness may cause murder and feuds and enmity. It makes a man lose reputation as individual in the society and also lose permanently the sacred bonds of society. Therefore, it is incumbent upon the Muslims not only to avoid adultery as a sin, but also to avoid any approach or temptation to it. Allah says :

Nor come nigh to adultery : for it is a shameful (deed ) and an evil, opening the road (to other evils).

(S. XVII : 32)

Muslims are also reminded that each individual would be answerable for the right use of all the faculties that Allah has bestowed upon him--for instance the faculty of hearing, speaking, seeing and feeling. They have been asked to hear only those reports about which they are aware that they are absolutely trustworthy and have a bearing to their soul, speak only those things that are right and truthful and see only those things that are worthy to be seen. They have been specifically asked to avoid all kinds

of idle curiosity. Says the Holy Quran :

And pursue not that of which thou hast no knowledge; for every act of hearing, or of seeing or of (feeling in) the heart will be enquired into (on the Day of Reckoning).

(S. XVII : 36)

It has been enjoined upon the Muslims to avoid all arrogance, insolence and elation of their powers and capabilities and show off themselves regarding their achievements and capabilities to the fellow human beings. A Muslim has been reminded that howsoever he may try to show off his powers he cannot 'rend the earth as under.' nor can he reach the height of the mountains. So we have been asked to be modest in our ways, dealings and appreciate the achievements and capabilities of other fellow human beings in the society and avoid all evils. The Holy Quran says :

Nor walk on the earth with insolence : for thou canst not rend the earth asunder, nor reach the mountains in height.

(S. XVII : 37)

And further,

Of all such things the evil is hateful in the sight of thy Lord.

(S. XVII : 38)

Allah has also condemned the arrogance, jealousy, spite and hatred by the human beings in general and Muslims in particular. He has narrated the incidence of Iblis, (one of Jinnees) who through his devotion and prayer to Allah became so pious that he became a part and parcel of the community of angels who are known for their prayer to

Allah. According to the story when Allah was to make Adam from clay, He asked the angels to bow down before Adam as soon as He has made him i.e., Adam. Thereupon all the angels obeyed Allah but Iblis, arrogant and jealous as he was on account of his birth from fire which he thought made him higher in lineage from Adam, objected to Allah's order. Thereupon he was asked by Allah to leave the domain of heaven and go to hell. In the story the elements of disobedience of Iblis, the main ingredients are arrogance, jealousy, spite and hatred; and the implication is that Allah condemned these abdominal qualities in the human beings.

The holy Quran says :

Behold ! We said to the angels : "Bow down unto Adam" : they bowed down except Iblis : He said, "Shall I bow down to one whom Thou didst create from clay?"

(S. XVII : 61)

Thereupon Allah asked him to leave the domain of the heaven and go to hell.

In Surah XXIII on The Believers, Allah in the first eleven short verses has clearly laid down the seven jewels of faith of Islam, which I believe, lay down the major social goals. They are (a) humility, (b) avoidance of vanity, (c) charity, (d) sex purity, (e) fidelity to trust, (f) that of covenants and (g) the earnest desire to get closer to Allah. It has been said that the Muslims who follow these qualities in their social life are sure to succeed in their pure objectives in this world and much more so in the world to come hereafter. The verses run as under :

The Believers must (eventually) win through, —  
those who humble themselves in their prayers;  
who avoid vain talk; who are active in deeds of



charity; who abstain from sex, except with those joined to them in the marriage bond, ...but those whose desires exceed those limits are transgressors; - those who faithfully observe their trusts and their covenants; and who (strictly) guard their prayers; these will be the heris, who will inherit Paradise : they will dwell therein (for ever).

(S. XXIII; 1-11)

All the facilities that the human beings possess with which knowledge can be gathered, judgement made and goodness cultivated are the bounties of Allah endowed to the human beings. It is the responsibility of the human beings to use these faculties in the service of Allah, which are expressed in your service to the human beings. The Holy Quran says :

It is He Who has created for you (the faculties of) hearing, sight; feeling and understanding : little thanks it is Ye give !

(S. XXIII : 78)

It is obvious that the thankfulness is always expressed in action and not in some words unwillingly spoken; and the only action through which a man can express his feelings of gratefulness to Allah is to use these facilities to the best of his capabilities.

Allah has said in very strong language that a man will definitely be loser if he does no good work and exhort one-another to truth and endurance. Pre-occupation of a person only in a material gain or loss is strictly condemned. Faith leads a person to be righteous and contributes to social welfare by doing and leading others by their deeds to the path of truth and constancy. Says the Holy Quran :

...verily Man is in loss, except such as have Faith, and do righteous deeds, and (join together) in the mutual teaching of Truth, and of patience and constancy.

(S. CIII : 2-3)

All of us know that Surah CX was revealed at the time of conquest of Mecca without shedding a drop of blood of any human being added with the quality of forgiveness by the Holy Prophet to all of his enemies who had driven him out of his home-town where he was born and brought up. What was the lesson to be learnt from those wonderful glory in the history of mankind? In the words of Abdullah Yusuf Ali "Not man's self-glory, but humility; not power but service; not an appeal to man's selfishness of self-sufficiency, but a realization of God's Grace and Mercy, and abundant outpouring of God's praises in word and conduct."<sup>4</sup> The Holy Quran says :

When comes the help of God, and Victory, and thou dost see the people enter God's Religion in crowds, celebrate the Praises of thy Lord, and pray for His Forgiveness : for He is Oft-Returning (in Grace and Mercy).

(S. CX : 1-3)

The moral of the short Surah is that every man should humble himself before Allah, confess the human failures and seek Allah's Grace; attributing any success that he gets in his work social and economic not to his own merit, but to the Goodness and Mercy of Allah.

The conventions of propriety and privacy are essential to a refined social life. Therefore, it has been enjoined upon the Muslims that they should not enter the houses of others unless they have sought their permission to do so. They

should also exchange salutations. In case the permission to enter is not sanctioned and a Muslim has been asked to go back, one must immediately go back without hesitation because that makes his life, the life of goodness and purity. Says the Holy Quran :

O ye who believe ! Enter not houses other than your own, until ye have asked permission and saluted those in them : that is best for you, in order that ye may heed (what is seemly). If ye find no one in the house, enter not until permission is given to you : if ye are asked to go back, go back : that makes for greater purity for yourselves : and God knows well all that ye do.

(S. XXIV : 27-28)

## REFERENCES

1. Nadwi, S.A.H.A., *op. cit.*, p.3.
2. Yusuf Ali, Abdullah. *op. cit.*, p.238 fn.
3. The greatest example of settling the practical and social matters through reconciliation is narrated in Surah XLVIII entitled *Al-Fatah* meaning Victory. This sort of reconciliation was entered into a treaty, which is known as the Treaty of Al-Hudey-bia — a place in the valley of Mecca in the sixth year of *Hijrat* i.e.; Migration of the Holy Prophet with his followers. By that time Islam had taken the firm roots and had even built up a small but powerful kingdom. The Holy Prophet with 1400 Muslims of Al-Madina went to perform *Umra* (a small pilgrimage) to Kaba in the month of Zulqad. They all put on the dress of pilgrimage consisting of two white unstitched cloths—one tied round the waist and the other covering the shoulders. The idolators of Mecca wanted to fight with them but the Holy Prophet resolutely refused to give battle and persisted in having reconciliation with the Meccan idolators which eventually resulted in the Treaty of Al-Hudebiya. Some clauses of this Treaty were unfavourable to the Muslims yet since in one clause it was agreed upon that in the following years Muslims could go for pilgrimage, the Holy Prophet agreed with the Treaty.

One of the most famous scholars whose contributions have been recognised by almost everybody says about the Treaty, "And there was never a victory greater than this victory; for ... when it was the war the people did not meet, but when the truce came and war laid down its burden and people feel safe one with another, then they met and indulged in conversation and discussion. And no man spoke of Al-Islam to another, but the latter exposed it, so that there entered Al-Islam in those two years (*i.e.*, between Al-Hudeybia and the breaking of the truce by Qureysh, who were the idolators in Mecca) as many as all those who had entered it before or more," (Ibn Khaldun, *Tarikh*, *i.e.*, History Supplement to Part II Bulaq, 1284 A.H.)

4. Yusuf, Ali, A., *op. cit.*, p. 1802 fn.



### 3

## **Social Structure in Islam : Part II - Broader Forms of Social Structure**

**I**N this Chapter we shall deal with (a) an individual's relationship with family (b) his relationship with Muslim Community (c) his relationship with other communities and (d) his cosmopolitan relationship. We shall take them up one by one.

### **SECTION (A) : AN INDIVIDUAL'S RELATIONSHIP WITH FAMILY**

Let us first start with the verdict of the Holy Scripture of the Muslims, regarding an individual's relationship with his/her parents. Allah has asked the whole community of Muslims to worship none but Allah alone as none but Allah is worthy of being worshipped. Then in the same verse and the following one He asks each individual to hold his/her parents in the highest esteem, both of them or whosoever might be living when the individual has grown to maturity. The exact language of the Holy Scripture is so emphatic that it would need further explanation even if in brief terms. The Holy Quran says :

The Lord hath decreed that ye worship none but

Him, and that ye be kind to parents. Whether one or both of them attain old age in thy life, say not to them a word of contempt, not repel them, but address them in terms of honour and out of kindness, lower to them the wing of humility, and say, 'My Lord! bestow on them Thy Mercy even as they cherished me in childhood.'

(S. XVII : 23-24)

It is to be noted that in the Arabic text of the above mentioned verses of the Holy Quran the word '*tabudu*' has been used for the worship of Allah a verb used in plural cases, which implies that it has been addressed to the whole community of Muslims; whereas in the case of respect to parents, the Arabic words '*taqul*' and '*qul*' are used which are used in individual cases. Hence the whole community has been asked to worship none but Allah and each individual has been asked to respect his/her parents. The expression 'lower to them thy wings' is a metaphor. It can be explained as under : "The metaphor is that of high-flying bird which lowers her wing out of tenderness to her offspring. There is a double aptness : (a) when the parent was strong and the child was helpless, parental affection was showered on the child : when the child grows up and is strong and the parent is helpless, can he do less than bestow similar tender care on the parent? (b) But more : he must approach the matter with gentle humility : for does not parental love remind his to the great love with which God cherishes His creatures? There is something here more than simple human gratitude : it goes up into the highest spiritual region."

It can be further added that we have been asked to honour them upon much higher and more crucial grounds. "In the first place, not merely respect, but cherishing kindness, and humility to parents, are commanded. In the second place, this command is bracketed with the command to worship the One True God : parental love

should be to us a type of divine love: nothing that we can do can ever really compensate for that which we have received. In the third place, ...our spiritual advancement is tested by this : we cannot expect God's forgiveness if we are rude or unkind to those who unselfishly brought us up."<sup>2</sup>

In the following two verses of the Holy Quran Allah specifically shows the reasons as to why we are to respect our parents. Says the Holy Quran :

And we have enjoined on man (to be good) to his parents: in travail upon travail did his mother bear him, and in years twain was his weaning : (hear the command), "Show gratitude to Me and to thy parents : to Me is (thy final) Goal."

(S. XXXI : 14)

And further and with greater detail Allah says :

We have enjoined on man kindness to his parents : in pain did his mother bear him, and in pain did she give him birth. The carrying of the (child) to his weaning is (a period of) thirty months. At length, when he reaches the age of full strength and attains forty years, he says, "O my Lord ! Grant me that I may be grateful for Thy favour which Thou hast bestowed upon me, and upon both my parents, and that I may work righteousness such as Thou mayest approve; and be gracious to me in my issue. Truly have I turned to Thee and truly do I bow (to Thee) in Islam."

(S. XLVI : 15)

It may be noted that again in the above two verses, the respect that Allah has enjoined upon a Muslim to his/her

parents is combined with the Worship of One Allah. We have seen that Allah has enjoined upon the Muslims to be good to parents because parental love for us is unselfish--a virtue which is possessed only by Allah; and that is the reason why again and again it is emphasised that parents are to be respected next only to the worship to Allah.

On the other side we have also been asked to take up the responsibility of our children in a squarely manner. At the same time when our Prophet got the revelation there was a custom among the Pagans of Arabia that they used to kill their children for fear that they might not be able to fulfil the responsibility of bearing them up. Allah has specifically suggested that this sort of fear must not exist because it is Allah and Allah only who provides sustenance to us and also to our children. So we have been asked to have trust in Allah and squarely take up the responsibility of bearing up our children. Says Allah to the Holy Apostle :

Say : "Come I will rehearse what God hath (really) prohibited you from" : join not anything as equal with Him; be good to your parents; kill not your children on plea of want; — we provide sustenance for you and for them :...

(S. VI : 151)

However, it is to be noted that Allah has asked us not to kill the children who have been born. The verse does not make any reference whatsoever that we cannot follow the family planning and thereby go on producing as many children as we can. Orthodox people on the basis of this verse might take a plea that since it is Allah Who has taken up responsibility to provide sustenance for our children we cannot adopt family planning. I should think that this view is not supported by the verdict of the Holy Quran. This is because Allah has distinguished the human beings and made them superior to angles on account of their



capability to learn. In the Holy Quran among the first five small verses that were revealed to the Holy Prophet, the 4th and 5th verses read as under :

He Who taught (the use of) the Pen, — taught  
man that which he knew not.

(S. XCVI : 4-5)

It is to be noted that the Arabic words 'teach' and 'knowledge' are from the same root. It is impossible to produce in translation into English the completely different words for teach and knowledge which, I believe, include sciences and technology, medicine, self-knowledge, acquisition of knowledge, reading, writing books, study and research and at a higher level spiritual knowledge.

The interpretation is supported by the fact that the Holy Prophet in Tradition asked Muslims to be all the time in search of knowledge even if for that purpose they have to go to China. Now, by no stretch of imagination there was Islam in China in the days of the Holy Apostle; and therefore, the only inference that one can draw from his order is that it is essential for Muslims to acquire and disseminate knowledge as far as possible.<sup>3</sup>

Since Allah has distinguished human beings from other creatures by virtue of their capability for acquisition of knowledge it should be clearly understood that when the Holy Quran specifically talks of the responsibility of Allah for providing sustenance to the children who are born; and He asks the Muslims not kill their born children, how can it be inferred that it comes in the way of family planning because family planning measures, as our knowledge discloses, are not concerned with the born children about which the Holy Quran has given a strict verdict?

Any way, this was a side issue even though an important one from the point of view of the Muslim Community at

large. The important theme of our discussion was that Allah has ordained on Muslims to worship only One True Allah, be good to the parents and take up squarely the responsibility to bring up the born children.

While on the one hand Allah has asked the Muslims to squarely face the responsibility of bringing up the children, on the other, He has also cautioned that on account of the children, a Muslim should not leave the true path of Islam. Allah is aware that the wealth and the children can be the source of pride and a Muslim might forget what he is required to do according to his Faith. Says the Holy Quran :

Your riches and your children may be but a trial :  
but in the Presence of God, is the highest  
Reward.

(S. LXIV : 15)

The children may be a 'trial' in several ways. First, they might think in different ways than what is strictly needed by Faith. Secondly, your relationship with them and their's with you may confront with your problems in a far more complicated way. Thirdly , their conflict with your ideals may trouble you quite a bit. And lastly, if their motives are pure your affection for them and their's for you may be a source of strength in your spiritual advancement, just as these relationships may be dangerous if their motives are selfish.

We shall have an occasion for discussion at some length, the relationship of the husband and wife as ordained in the Holy Quran; but at the moment it is pertinent to point out that Allah has warned the Believers that sometimes your wives and children may be your enemies insofar as they may not be as true to Islamic code of life as is really desired. In such cases Allah has warned

the Muslims to be cautious of them; but He has also advised them to consider the magnitude of their faults and even cover up their faults, in trivial cases. This is better because Allah is Most Forgiving and Most Merciful. While addressing the Muslims, Allah says :

O ye who believe ! Truly, among your wives and children are (some that are) enemies to yourselves; so beware of them ! but if ye forgive and overlook, and cover up (their faults), verily God is Oft-Forgiving, Most Merciful.

(S. LXIV : 14)

Let us now proceed to the important aspects of the relationship between the two sexes male and female and the husband and wife.

In Islam the equal status of both the sexes male and female has not only been recognised but insisted upon. If sex distinction which is due to biological reasons does not affect the spiritual status of the two sexes, still less would it affect the status in worldly affairs. Allah has addressed to both the sexes in the Holy Quran as follows :

Never will I suffer to be lost the work of any of you, be he male or female : you are members, one of another.

(S. III : 195)

In Surah IV verse 25 the expression 'that ye are one from another' reminds that men and women have equal status with one another.

Surah IV entitled *Nisa* or The Women, starts from the order of Allah to worship Him alone Who created all the human beings from a single soul Adam and, created the males and the females of the same rank and nature, made

them mate for each other can then Allah ordains that the human beings in general and the Muslims in particular on account of their Faith 'revere' the womb that bore them. Says the Holy Quran :

O mankind ! Reverence your Guardian-Lord, Who created you from a single Person, created, of like nature, his mate, and from them twain scattered (like seeds) countless men and women : — Reverence God, through Whom ye demand your mutual (right), and (reverence) the wombs (that bore you) : for God ever watches over you.

(S. IV : 1)

This clearly indicates that the Muslims have been enjoined to hold the women in the highest respect. They have been asked to revere Allah Who produced them, the mothers who gave birth to them and the wives through whom they are expected to continue their linear succession. There could not perhaps been an order in which the men are expected to keep the women in greater respect than the small phrase asking them 'to revere the womb'.

The Muslims have been enjoined not to consider the sex as any shameful thing nor has celibacy been considered for them to have a virtue in fact it is suggested to be a sign of sin to abstain from rightful sex with the wife. The Believers have also been asked to treat wives as tilth. Just as a good husband-man tries to take the best care of the tilth, the husbands have also been asked to take care of their wives and sex with them. In the purity of sex with them, apart from the physical relationship, there is the spiritual aspect as well. We must never forget the fact and that we are answerable to Allah. The Holy Quran says :



Your wives are as a tilth unto you; so approach your tilth when or how ye will; but do some good act for your souls beforehand; and fear God, and know that ye are to meet Him (in the Hereafter),...

(S. II : 223)

This shows that sex is as much a solemn fact as any other in life; and even in these matters there is spiritual aspect.

Since sex bears to the highest spiritual harmony in life, it is feared that the differences in the faiths of husband and wife might lead to more than imaginable differences in the fulfilment of the objectives of marriage. That is the reason why Allah has forbidden the marriage between the Believers and the Unbelievers. The Holy Quran is very specific on this point. To quote from the Holy Scripture :

Do not marry unbelieving women (idolaters), until they believe : a slave woman who believes is better than an unbelieving woman, even through she allure you. Nor marry (your girls) to unbelievers until they believe : a man slave who believes is better than an unbeliever even though he allure you.

(S. II : 221)

It must be pointed out that his order should not be mistaken to be an order against what we call a secular society. A secular person is not expected to forget the basic tenets of his religion. Every individual living in a secular society is free to have his own faith provided that he has the respect for members of other community and society belonging to other faiths. We shall have an opportunity of discussing how Islam has asked to observe this rule in a society when we discuss the relationship of a Muslim with members of other communities. But in matters

of marriage it is an altogether different matters. It has very aptly pointed out : "Marriage is a most intimate communion, and the mystery of sex finds its highest fulfilment when intimate spiritual harmony is combined with the physical truth. If religion is at all the real influence in life to both parties or to either party, a difference in this vital matter must affect the lives of both more profoundly than differences of birth, race, language or position in life. It is, therefore, only right that the parties to be married should have the same spiritual outlook."<sup>4</sup> If the husband, wife or both do not have faith in their religions it is an altogether different matter for them. But that is not the essence of a secular society like ours that people should not believe in their respective religions. What is required is that they should have respect for each other's religions.

We have noted that Allah had enjoined upon the Believers to have respect for the women; and He has insisted upon again and again on the equality between the two sexes. The Holy Quran says in regard to the position of husband and wife :

And women shall have rights similar to the rights against them, according to what is equitable; but men have a degree (of advantage) over them.  
And God is Exalted in Power, Wise.

(S. II : 228)

The reason why husbands have been suggested to have a 'little degree of advantage' over the wives has been subsequently explained as follows :

Men are the protectors and maintainers of women, because God has given the one more (strength) than the other, and because they support them from their means. Therefore, the righteous women are devoutly obedient, and guard in (the husband's) absence what God

would have them guard. As to those women on whose part ye fear disloyalty and ill-conduct, admonish them (first), (next), refuse to share their beds, (and last) beat them (lightly); but if they return to obedience, seek not against them means (of annoyance) : for God is Most High, Great (above you all).

(S. IV : 34)

This shows that the husband has an obligation to maintain his wife and the family; and the wife on her part has got an obligation to guard her own virtue and the husband's reputation and property. In the case of fear of disloyalty and misconduct on the part of the wife four steps have been suggested in ascending order : first, it has been said that the verbal advice or admonition may be sufficient. If this does not work, as a second step, it is suggested that the husband may suspend sex relations. Even if that does not work, as a third step slight physical correction may be administered.

However, "Imam Shafii considers this inadvisable, even though permissible; and all authorities are unanimous in deprecating any sort of cruelty even of the nagging kind."<sup>5</sup> The reason of refraining from nagging or sarcasm is that a Muslim should never forget that he always lives in the presence of Allah Who all the time watches over us and is aware of all of our sins and failings.

However, it has been suggested that if any of the three steps as mentioned above do not lead to the harmonious relations between the husband and the wife and it is feared that there might be a breach between the two of them then two arbiters are to be appointed one from the side of husband and the other from the side of the wife who may bring about reconciliation between the two to enable them to lead a harmonious life. This step is mentioned in the

following verse which reads as under :

If ye fear a breach between them twain, appoint (two) arbiters, one from his family, and the other from hers; if they wish for peace, God will cause their reconciliation : for God hath full knowledge, and is acquainted with all things.

(S. IV : 35)

As a matter of fact purity of sex has been commended both for men and women all the time before marriage and after marriage. The sex offences are not the minor offences. These are the matters that affect the spiritual life in the highest degree; and therefore, in such matters there has been no difference between the husband and the wife. In the case of any one launching a charge of infidelity against his/her spouse without any evidence, it has been ordained by Allah that he/she will take an oath in the presence of Allah four times that the charge is correct and for the fifth time he/she will have to take an oath again in the presence of Allah that the curse of Allah be upon him/her if he/she is wrong. This very strict condition has been laid down for the proper social conduct of both the husband and the wife. If any one hesitates in doing so then the charge against him/her is proved. In either case the marriage has to be dissolved because no party can live happily after such an incident has taken place. Allah also says that if it were not for His Mercy and Grace then each one of us would have been ruined indeed. This is because each one of us has his/her own failing; and it is Allah and Allah alone who can guide us on the true path. The Holy Quran says :

And for those who launch a charge against their spouses, and have (in support) no evidence but their own, their solitary evidence (can be received) if they bear witness four times (with an oath) by God that they are solemnly telling the



truth; and the fifth (oath) (should be) that they solemnly invoke the curse of God on themselves if they tell a lie. But it would avert the punishment from the wife, if she bears witness for times (with an oath) by God, that (her husband) is telling a lie; and the fifth (oath) should be that she solemnly invokes the wrath of God on herself if (her accuser) is telling the truth.

(S. XXXIV 6-9)

And then Allah proceeds further to add :

If it were not for God's Grace and Mercy on you, and that God is Oft-Returning, Full of Wisdom, (ye would be ruined indeed).

(S. XXIV : 10)

For those who lay a charge against the chaste women and are not able to produce four eye-witnesses then for them Allah has laid down strict punishment. It is to be noted that in other cases only two witnesses are needed; but for the charge of infidelity against the chaste women *four eye witnesses* have to be produced who all say that they have seen with their own eyes the infidelity of a woman. Allah has thus laid down extremely difficult condition to prove the cases of infidelity. The Holy Quran says :

And those who launch a charge against chaste women, and produce not four witnesses (to support their allegations), flog them with eighty stripes; and reject their evidence ever after : for such men are wicked transgressors;--

(S. XXIV : 4)

At the same time it has been ordained that if the proof of infidelity before or after marriage is given against any man

or a woman, Allah has ordained for a very strict punishment to him or her, so that it becomes a deterrent for the future. The Holy Quran says :

The woman and the man guilty of adultery, or fornication,--flog each of them with a hundred stripes : let not compassion move you in their case, in a matter prescribed by God, if ye believe in God and the Last Day : and let a party of the Believers witness their punishment.

(S. XXIV : 2)

Allah has repeatedly condemned those people who lay down accusation against the chaste women. He has gone on to say that such people will have a curse in this life and greater in the World Hereafter. For that there will be grievous penalty for them. Says the Holy Quran :

Those who slander chaste women, indiscreet but believing, are cursed in this life and the Hereafter : for them is grievous Penalty,--

(S. XXIV : 23)

One of the signs that One True Allah exists and is for ever, is that He has created amongst the human beings mates for each other. He likes if the husband and the wife have peace and tranquility between them. Their harmonious relationship that leads to the birth of offsprings is the wonderful mystery of sex which is again a sign of Allah. The Holy Quran says :

And among His Signs is this, that He created for you mates from among yourselves, that ye may dwell in tranquility with them, and He has put love and mercy between your (hearts) : verily in that are Signs for those who reflect.

(S. XXX : 21)

The Believers are enjoined to take care of the conduct of not only themselves but all the family members. This is because the issue of their right conduct is most important and the consequence of any wrong done by them is most terrible in the World Hereafter. Allah says :

O ye who believe ! Save yourselves and hour families from a Fire whose fuel is Men and Stones, ...

(S. LXVI : 6)

That is to say that Allah will send all those who are the wrong doers to the Hell after the Day of Reckoning where the fuel will be of men who are hard hearted like stones and stone hearted as symbolic of all the unbending Falsehood in life.

As a matter of fact the Unbelievers should also look into the fact that fall in the conduct of their family members may be terrible. To them the cases of the wives of Lut and Noah have been cited as the examples. They were the wives of those persons who were righteous in their words and deeds indeed their husbands were the messengers of Allah; but even their relationship with such Apostles could not save them from the disasters which came to those whose social conduct was not upto the mark. Says the Holy Quran :

God sets forth, for an example to the Unbelievers, the wife of Noah and the wife of Lut : they were (respectively) under two of Our righteous servants, but they were false to their (husbands), and they profited nothing before God on their account, but were told : "Enter ye the Fire along with (others) that enter!"

(S. LXVI : 10)

Now in regard to an individual's relationship with the family we come to consider the important but difficult problems those of polygamy and divorce. We shall deal with them one after the other. We take up the question of polygamy first.

In regard to polygamy order in the Holy Quran, the immediate occasion was when after the defensive war of Muslims with the Pagans of Arabia at *Uhud* many widows and the orphans were left out as many people died in the war.

It is to be noted that our Prophet, kind-hearted as he was, was never in favour of waging a war. Because of the great atrocities on him and his followers in Mecca by the Pagans, he decided to order for the migration of Muslims first to Abeyseennia a Christian Kingdom and then to Yathrib popularly known as Madina (a town of peace). Even then the Pagans of Mecca in connivance with the Jews at Madina were bent on killing our Prophet and his followers. It was at this time (as Ibin Khuldun asserts, and it was the only satisfactory explanation of what happened afterwards) that the Prophet received from Allah the first revelation ordering him to wage war until there is no more tumult or oppression, and there prevails justice and faith in Allah. The full verse runs as under :

And fight them on until there is not more tumult or oppression, and there prevail justice and faith in God altogether and everywhere; but if they cease, verily God doth see all that they do.

(S. VIII : 39)

Any way we were talking of many orphans and the widows left after the war. Then the following order of polygamy was given :



If ye fear that ye shall not be able to deal justly with the orphans, marry women of your choice, two, or three, or four; but if ye fear that ye shall not be able to deal justly (with them), the only one, ..., that will be more suitable to prevent you from doing injustice.

(S. IV : 3)

This shows that the order contained the essential condition of doing justice and equity in all worldly matters. The occasion is past but the general principle of permission of having upto four wives with the conditions of humanity and justice with all continues. Abdullah Yusuf Ali comments in connection with this permission of polygamy as the "The unrestricted number of wives of the 'Times of Ignorance' was now strictly limited to maximum of four, provided you could treat them with perfect equality, in material things as well as in affection and immaterial things. As this condition is most difficult to fulfil, I understand the recommendation to be towards monogamy."<sup>6</sup>

I fear, even though I have great respect for the views of Allama, I cannot agree with his interpretation. This is because of two reasons. First, Allah will never order something in the Holy Quran and then impose the condition of equality in such a way that it cannot be fulfilled; and therefore, if He were to order for monogamy, He would have had ordered it directly. And secondly, Allah had never imposed the condition of equality in love and affection in between all the wives. This is amply clear in the following verse of the Holy Quran :

Ye are never able to be fair and just as between women, even if it is your ardent desire : but turn not away (from a woman) altogether, so as to leave her (as it were) hanging (in the air). If ye come to a friendly understanding, and practise self-restraint, God is Oft-Forgiving, Most Merciful.

(S. IV : 129)

This shows that Allah is aware that in matters of love and affection, you can never have the equality in between all the wives as permitted in polygamy. So He orders that you can certainly love one more than the other, but do not leave the other '(as it were) hanging (in the air)'. This gives an order to continue to have congenial relations with other wife/wives even when you love one of them more than others. Historically, it is a well-known fact that our Holy Prophet used to love one of his wives, Aayesha more than others. So what can be done by our own Holy Prophet cannot be banned for others.

Nor can I agree *in toto* with the following observation of Marmaduke Pickthal in his Introduction to Surah LXVI on *Al-Tahrim* i.e., 'The Banning', when he says : "For Muslims, monogamy is the ideal, polygamy is the concession to human nature. Polygamy is of the nature of some men in all countries, and of all men in some countries. ... Al-Islam did not institute polygamy. It restricted an existing institution by limiting the number of man's legal wives, by giving to every woman a legal personality and legal rights which had to be respected, and making every man legally responsible for this conduct towards every woman."<sup>7</sup>

It may be noted that I said I do not agree *in toto* with the above statement. But I do agree with him when he says for a Muslim monogamy is the ideal. But the rest of the statement I think is not quite correct. This is because as far as I have been able to understand with the help of the injunction of the Holy Quran, I believe that in Islam there is not a choice between polygamy and monogamy; but it is a choice between polygamy and corruption. It has been enjoined upon the Muslims by the tenets of Islam that if any man fears indulgence in corruption, it is better for him to have more than one legal wife, but the condition of equality in the wordly affairs and the limit upto four have been imposed on him.

Now what does equality in wordly affairs mean is to be decided by the Muslim Jurists. If a person, for example,

has two or three wives as permitted by Allah, out of whom one happens to be highly educated, moves about in the society and may be in a good and respectable job while the others are less educated and live as housewives would equity mean that it is incumbent upon a Muslim to provide all of them with the same types of clothes and other worldly goods or would it not be equity that the highly educated wife employed in good jobs should be given better clothes etc.? I myself do not sit on judgement on this issue; but as a professional economist I would suggest that the economists in general do realize that the word equity is very difficult to define.

It is time for me to take an opportunity to briefly touch upon the arguments of those who preach that polygamy should be abolished in our country as it has already been done in the Muslim countries of the world. To them I argue that the Muslim countries have enacted legislation for the majority community *i.e.*, Muslims in their countries; and not even a single example can be given of any country where they enacted law about the religious practices of their minorities. In our country Muslims are a minority community and I strongly feel that unless the demand for such enactment which abolishes polygamy comes from the Muslims themselves it will be unwarranted and unnecessary to make legislations which are not in consonance with the religious practices.

I would certainly concede to the idea that the question of polygamy will depend upon the social and economic conditions as prevailing in a country. It may be as well possible--may be sooner rather than later -- that the social and economic conditions as prevailing in our country at present and certainly in future will make it impossible for the Muslims in general to have more than one wife; and the demand for the enactment prohibiting polygamy, excepting in certain stiff conditions, may come from the Muslims themselves.

Now we come to the last and perhaps the most difficult aspect of a Muslim's relations with the family *i.e.*, divorce. We have already seen that the institution of marriage in Islam is a sacred one. Apart from leading a harmonious life between the husband and the wife, there is a question of peace and tranquility in leading a pious married life and happiness in bringing up the children on the righteous path. We have also noted that marriage not only causes worldly satisfaction and comfort, but also is considered by Islam as a source of bringing about spiritual development of the husband and the wife and through them of the whole family. But Islam has not made a fetish of the institution of marriage in the sense that Allah has not asked the husband and the wife to be tied together irrespective of the fact whether they can live together happily with the code of conduct as ordained by Allah or are in continuous conflict with each other. But Islam has taken enough precaution that all possible steps should be taken to find out whether the quarrel or the fear of separation between the parties is real or only spurious; because divorce is after all an act which is not pleasing to Allah. Our Prophet said that "Of all things permitted by law, divorce is the most hateful in the sight of God."<sup>8</sup>

The Holy Quran has laid down various steps that can be taken to ensure whether the desire for separation is real or not. As we have already noted that Allah has first laid down an excellent plan of arbitration in the dispute between husband and wife if they fear a breach by appointing two arbiters—one from each side to find out a solution to the differences without much publicity on moral things or going to the court of law when He says :

If ye fear a breach between them twain appoint two arbiters, one from his family and the other from hers; if they wish for peace, God will cause their reconciliation : for God hath full knowledge, and is acquainted with all things.

(S. IV : 35)



However, if the reconciliation between the husband and the wife does not take place, and the husband is, so to say, determined to give divorce then after saying once, I give you divorce, a waiting of four months is ordained by Allah. Upto the four months they live in the same house with respect for each other, and Allah has given this time for the husband to decide whether his intention to divorce is firm or not. If not, he should start living with his wife a normal married life without any formal 'Nikah'. If they return together then Allah is Oft-Forgiving and Most Merciful. However, if the determination is firm, the husband may give divorce second time and again a waiting of four months is obligatory on him to keep his wife, even though, separate from him in his house with the same respect as they used to live when they were wed-locked with each other. Says the Holy Quran :

For those who take an oath for abstention from their wives, a waiting for four months is ordained; if they return, God is Oft-Forgiving, Most Merciful.

(S. II : 226)

And further,

A divorce is only permissible twice : after that, the parties should either hold together on equitable terms, or separate with kindness. It is not lawful for you, (men), to take back nay of your gifts (from your wives), ...

(S. II : 229)

It is further ordained that after two divorces during the period of waiting if the husband wishes to take his wife back then it is necessary that he should take her back on equitable terms without any intention of causing any injury to the wife; and if he decides to set her free then it should be done with kindness without taking any undue



advantage from her. Says the Holy Quran :

When ye divorce women, and they fulfil the term of their (Iddat), *i.e.*, (a period of three months to ensure whether the dissolved marriage results in an issue thereafter) either take them back on equitable terms or set them free on equitable terms but do not take them back to injure them, (or) to take undue advantage; if any one does that, he wrongs his own soul.

(S. II : 231)

A selfish person when he has given divorce second time and after that if the wife is living with him during the 'waiting time' may treat his wife badly and spend less on her maintenance. Allah has totally forbidden such behaviour and asked a righteous Muslim to provide for her maintenance exactly in the same way and with the same standard of living as he himself is leading. In addition, Allah has ordained that in case it is found during their 'waiting period' that the wife is conceived then it is incumbent upon a Muslim to keep his wife with him till the child is born. Even after the birth of the child if the reconciliation between the husband and the wife does not take place, then the nursing of the child and the provision of his/her maintenance and the care of the mother remains the responsibility of the husband even after the third and irrevocable divorce. There must be mutual adjustment between him and the mother in all truth and sincerity. Says the Holy Quran :

Let the women live (*in Iddat*) in the same style as ye live, according to your means : annoy them not, so as to restrict them. And if they carry (life in their wombs), then spend (your substance) on them until they deliver their burden : and if they suckle your (off-spring), give them their recompense : and take mutual counsel together,

according to what is just and reasonable. And if ye find yourselves in difficulties, let another woman suckle (the child) on the (father's) behalf.

(S. LXV : 6)

It has been further ordained by Allah that a Muslim should spend money for the nursing of the child and for the welfare and care for the mother according to his means. If he is a rich man he should spend more; if he is a poor man he may spend less : but spend he must in any case according to his means. Men should have trust in Allah because if they are in difficulty Allah shall give them relief and provide a solution, if they act with honesty and integrity. Save the Holy Quran :

Let the man of means spend according to his means : and the man whose resources are restricted, let him spend according to what God has given him. God puts no burden on any person beyond what He have given him. After a difficulty, God will soon grant relief.

(S. LXV : 7)

It may be noted that the prohibition and limits prescribed in the Holy Quran are in the interest of a harmonious and honourable life for both husband and wife; and they are in the interest of a clean and honourable social life without any public or private scandal. But if the wife has a fear of safeguarding her economic interests wherein her freedom as permitted by the Holy Quran suffers and perhaps the husband may treat her badly or she may on her own decide to have separation while the husband refuses dissolution of marriage, then it is permissible for wife to give some material consideration to the husband for the freedom. But how much is to be given has got to be decided by a properly constituted court of impartial judges appointed for the purpose. In the verse where Allah has

forbidden taking back any of the gifts that the husband gave to his wife for giving her divorce, it is further ordained :

...except when both parties fear that they would be unable to keep the limits ordained by God. If ye (judges) do indeed fear that they would be unable to keep the limits ordained by God, there is no blame on either of them if she gives something for her freedom.

(S. II : 229)

This type of divorce is called *Khula*. But in the case of *Khula* it has been suggested in the Holy Quran that it is better to have an amicable settlement with her husband if that is possible. Says the Holy Quran :

If a wife fears cruelty or desertion on her husband's part, there is no blame on them if they arrange an amicable settlement between themselves; and such settlement is best; even though men's souls are swayed by greed. But if ye do good and practise self-restraint God is well-acquainted with all they ye do.

(S. IV : 128)

Divorce on the third time after two waiting periods (after the first and the second divorces each)--becomes irrevocable; and thereafter the husband cannot take her back as wife unless the wife remarries another husband and if the second one also gives her divorce there is no blame on the former husband and wife to be wed-locked again provided that they think they can fulfil the limits as ordained by Allah. Such limits as ordained have been plainly laid down in the tenents of Islam. Says the Holy Quran :

So if a husband divorces his wife (irrevocably), he cannot, after that, re-marry her until after she has married another husband and he has divorced her. In that case there is no blame on either of them if they re-unite provided they feel that can keep the limits ordained by God. Such are the limits ordained by God, which He makes plain to those who understand.

(S. II : 230)

After the completion of the waiting twice Allah has ordained that either the wife should be taken back by the husband on equitable terms or part with her on equitable terms. The interest of each party has to be fully safeguarded. How are their interests to be safeguarded, I fear I do not know. But within this broader framework the Muslim Jurists may decide whether any maintenance should be provided to the divorced wife and if so to what extend and how? Says the Holy Quran :

Thus when they fulfil their term appointed, either take them back on equitable terms or part with them on equitable terms; and take for witness *two persons from among you, endowed with justice*, and establish the evidence (as) before God. Such is the admonition given to him who believes in God and the Last Day. And for those who fear God, He (ever) prepares a way out, ...

(S. LXV : 2)

A righteous person will understand that the fear of Allah will provide a better safeguard for the maintenance of interest of both the parties than even the best judgement of the Jurists.

The Holy Quran has enjoined upon the Muslims to make a gift according to their capacity which may enable the

divorced woman to lead her life with a reasonable standard of living which is called 'mataum-bil-maruf' in Arabic language. The translation of Allama Yusuf Ali of the relevant verse of Holy Quran says :

For divorced women maintenance (should be provided) on a reasonable (scale). This is a duty on the righteous : ...

(S. II. 241)

Marmaduke Pickthall has translated the above verse as under :

For divorced women a provision in kindness : a duty for those who ward off (evil).

I must admit that this is perhaps a better rendering of the Arabic word *Mataum-bil-Maruf* into English language than the translation that has been done by Allama Abdullah Yusuf Ali. It is because, as far as I have been able to understand, *Mataum-bil-Maruf* indicates not the sustenance on the reasonable scale for the rest of the life of the divorcee but once for all provision which must be given by the rich according to his means and the poor, according to his.

But I must add that I believe that it must be a substantial amount of that the divorced woman should be able to live a reasonably good life after she is divorced.

Allah has also enjoined upon the Muslims apart from efforts of finding out a solution at various stages before the final third divorce is give--reconciliation and waiting period after each divorce. He orders that do not turn them out of the houses by giving them divorce nor should they leave on their own unless they are guilty of some open lewdness. Says the Holy Quran :



And turn them not out of their houses, nor shall they (themselves) leave, except in case they are guilty of some open lewdness, ...

(S. LXV : 1)

Allama Abdullah Yusuf Ali says that "The Commentators suggest that the divorce should not be pronounced during the courses.' Read with Surah II : 222, this implies that any incipient differences between husband and wife should not be forced to an issue at a time when sex is least attractive and almost repulsive. Everything should be done to strengthen the social and spiritual aspects of marriage and keep down stray impulses of animal instinct."<sup>11</sup>

If a person gives divorce to his wife before the fixation of the dower and before consummation he is asked to give her a gift of reasonable amount. And if a divorce is given after the fixation of the dower but before consummation, then half of the dower must be given by the husband to the wife. Says the Holy Quran :

There is no blame on you if ye divorce women before consummation or the fixation of their dower; but bestow on them (a suitable gift), the wealthy according to his means, and the poor according to his means; a gift or reasonable amount is due from those who wish to do the right thing.

(S. II : 236)

And further,

...if ye divorce them before consummation, but after the fixation of a dower for them, then the half of the dower (is due to them), ...

(S. II : 237)

All this shows that Allah has enjoined upon the Muslims to treat the institution of marriage as a sacred one and dislikes the act of divorce of all the permitted things. At the same time Islam has not made a fetish of marriage in case there are wide differences between husband and wife. But unfortunately the Muslim Personal Law about divorce was enacted in India by those who really did not know what the tenets of Islam as laid down in the Holy Quran were. Allah has asked that efforts be made to settle the differences between husband and wife first by arbitration by two members one belonging to each family; then announce divorce and let there be period of waiting before the divorce for the second time is announced. Then there is again a period of waiting to think and mutually settle the differences. And in case the marriage is to be dissolved because of the wide cleavage between the husband and the wife or the open lewdness then there is an order of settling the matters equitably keeping into consideration the interest of both the parties. But in any case there is an order of *mataum-bil-maruf* to be provided to the wife by the husband.

I, therefore, strongly feel that those who talk about the reform in the Muslim Personal Law, should first read the various verdicts of the Holy Quran before taking a final decision in their judgement. I have every reason to believe that reform on the basis of the steps ordained in the Holy Quran will go a long way in streamlining the enactment for the reform in the laws about the divorce in our country.

#### **SECTION (B) : AN INDIVIDUAL'S RELATIONSHIP WITH THE COMMUNITY OF MUSLIMS**

Islam has greatly emphasized the bondage of a Muslim with the *Ummat* i.e., the community of Islam. The enforcement of the Muslim Brotherhood is the greatest social ideal of our religion. This was one of the topics on which the last sermon of our Prophet was based. Islam cannot be completely realized unless this ideal is achieved. Allah said :

The Believers are but a single Brotherhood : so make peace and reconciliation between your two (contending) brothers; and fear God that ye may receive Mercy.

(S. XLIX : 10)

The ideal as set forth before the Muslims is that Muslim Brotherhood better known as *Ummat* shall be firmly established between all followers of Islam without any distinction of caste, colour, country and the nation.

The Muslim community as a whole has been suggested to avoid all extravagance on either side and may be the unselfish witness to all nations to see that the tenets of Islam is to be righteous; and as such all Muslims must be righteous in their words, deeds and actions. Says Allah :

Thus have We made you *Ummat* justly balanced, that ye might be witness as between the nations, and Apostle a witness as between yourselves;...

(S. II : 143)

Allah has also said that He has created love and affection between the hearts of the different individuals of the *Ummat*. At all time we must, therefore, pray to Allah for this gift because with it there is strength and success and without it there is humiliation, slavery and moral degradation. There may be reasons at occasions when there may arise differences between different individuals of the community; but Allah will surely bring about reconciliation between them. No earthly power has the capability of doing what Allah can do. Says the Holy Quran:

...and (moreover) He hath put affection between their hearts : not if thou hadst spent all that is in the earth, couldst thou have produced that affection, but God hath done it : for He is Exalted in might, Wise.

(S. VIII : 63)

The unity of the different individuals of the community of Muslims is expressed in the very first *Surah* which is the summary of the Holy Quran known 'oft-repeated verses', 'the opening of the scripture' and 'the Essence of the Quran' when the words plural like 'we' and 'us' have been used indicating all Muslims in the prayer to Allah. Says the Holy Quran :

These do we worship, and Thy aid we seek.  
Show us the straight way, ...

(S. I : 5-6)

Allah has laid great emphasis on the assembly of prayers. All the Muslims have been asked to pray together in the mosque. Says the Holy Quran :

And be steadfast in prayer; practise regular charity; and bow down your heads with those who bow down (in worship).

(S. II : 43)

Our Prophet has said that if the Muslims were aware of the benefits of praying together in the Mosque then they would all go to the mosque even though they might have to go on their knees.

The five times prayers are to be offered in the Mosque in a particular area. But on Friday, the Muslims have been asked to go and offer prayer in the central mosque of each local centre whether village or town or a ward of a big city. This shows that on Fridays there is an emphasis on a bigger assembly of the Muslims in prayer. The Muslims have been asked by Allah that as soon as the call of the prayer on Friday is given, each one of them must run towards the central mosque to offer prayer, leave his business immediately because that would be the best for him. And when the assembly of prayer is finished then the

Muslims have been asked to go back to their work, business and commerce and seek the bounty of Allah and celebrate Allah's praises so that they may prosper. Says the Holy Quran :

O ye who believe ! When the call is proclaimed to prayer on Friday (The Day of Assembly), hasten earnestly to the remembrance of God, and leave off business (and traffic) : that is best for you if ye but knew ! And when the prayer is finished, then may ye disperse through the land, and seek of the bounty of God : and celebrate the praises of God often (and without stint): that ye may prosper.

(S. LXII : 9-10)

On the two *Idds* the Muslims have been asked to a bigger Assembly Prayer.

Once in life time if a Muslim has enough of money to be able to go to pilgrimage he must do so.

Imam Ghazali writes, "If there is an earnest desire for nearness to God a Muslim will be compelled to strive for it. A lover is passionately attached to everything that bears an association with the beloved. The House of Kaaba is associated with God and a Muslim should, therefore, instinctively feel drawn to it to speak nothing of the attraction of the Recompense promised on it."<sup>12</sup>

Writing in the same vein, Hazrat Shan Waliullah remarks, "Sometime when a man is overcome with the desire for his Lord and love seizes powerfully in his breast and he looks around for the satisfaction for his inner urge it appears to him that the *Haj* alone is the means to it."<sup>13</sup>

Allama Nadwi has very rightly observed that "One of the chief purposes of the *Haj* is the renewal of bond or contact



with Hazrat Ibrahim the founder of *Millat-i-Hanafi*. It affords a splendid opportunity of safeguard his legacy, to compare one's won way of living with the way he had shown and to take stock of conditions of the Muslim with a view to improving it. The *Haj* is a kind of annual concourse through which the Muslims can look into themselves, discover their faults and chalk out plans for the regeneration and for ridding themselves of the influences they may have accepted from peoples and communities among which they live."<sup>14</sup>

The Allama goes on to add, "In the words of Hazrat Shah Waliullah, "One of the objects of the *Haj* is the preservation of the legacy of Hazrat Ibrahim and Hazrat Ismail both of whom can be said to be leaders of *Millat-i-Hanafi* and its founders in Arabia. The Holy Prophet, also, was raised up so that through him *Millat-i-Hanafi* gained ascendancy in the world and was victorious.

"It has been declared by God that : *The faith of your father Ibrahim is yours.* (S. XXII : 78). It is, therefore, essential for us to protect the things we have received from the leader of this community as an inheritance viz., personal characteristics and rituals on the *Haj*. As the Prophet once said, "Stay at places set apart for the *Haj*; for you are the inheritors of your father's legacy."<sup>15</sup>

It is thus clear that Allah has enjoined upon the righteous Muslims to consider each Muslim living anywhere in the world as his own brother. Thus, the Universal Brotherhood of Islam is completely established and firmly ordained.

#### SECTION (c) : AN INDIVIDUAL'S RELATIONSHIP WITH OTHER COMMUNITIES

Allah sent his Apostles to every people, or generation or nation and He remembered Himself in some way or another. If, however, the message as sent by Allah was ignored or rejected or twisted by the followers of the Apostle sent by Allah, judgement will be done with every

one as individuals and communities on the Day of Reckoning. Says the Holy Quran :

To every people (was sent) an Apostle : When their Apostle comes (before them) the matter will be judged between them with justice, and they will not be wronged.

(S. X : 47)

This is a clear indication of the fact that a pious Muslim has absolutely no authority to talk ill of any Apostle of any nation and his followers because Allah will Himself take a decision in matters of their followers on the Day of Judgement. It is not for humble persons like us to sit on judgement with any one of them. If there be any doubt in what I say, I quote below again from the Holy Quran. While addressing our Prophet, Mohammed (peace be upon him), Allah says :

Say ye : "We believe in God, and the revelation given to us, and to Abraham, Ismail, Issac, Jacob and the Tribes, and that given to Moses and Jesus, and that given to (all) Prophets from their Lord : we make no difference between one and another of them : and we bow of God (in Islam).

(S.II : 136)

Allama Abdullah Yusuf Ali in his brief commentary of the Holy Quran in the context of this verse very aptly says : "Here we have the Creed of Islam : to believe in (a) the One Universal God, (b) the Message to us through Mohammad (Mustafa) and the Signs (*ayat*) as interpreted on the basis of personal responsibility, (c) the Message delivered by other Teachers in the past. These are mentioned in three groups : (i) Abraham, Ismail, Issac, Jacob and the Tribes : of these Abraham had apparently a Book... and the others

followed his tradition : (ii) Moses and Jesus, who each left a scripture; these scriptures are still extant, though not in their pristine form; and (iii) other scriptures, Prophets, or Messengers of God, not specifically mentioned in the Quran. We make no difference between any of these. Their message (in essentials) was one and that is the basis of Islam."<sup>10</sup>

Allah has in fact made it explicit to our Prophet by saying that before him He sent Apostles, of whom some of the names and their stories were specifically mentioned and other names and their stories were not mentioned. The Apostles gave the Message to their followers exactly as Allah revealed it to them; but in case the followers distorted the Message or did not believe it, in fact it were they who did the wrong. Says the Holy Quran that while addressing our Prophet, Allah said to him :

We did aforetime send Apostles before thee : of them there are some whose stories we have related to thee and some whose story We have not related to thee. It was not possible for any Apostle to bring a sign except by the leave of God : ...

(S. XL : 78)

Similarly on another occasion, while addressing our Prophet, Allah said :

We have sent the Inspiration; as We have sent it to Noah and the Messengers after him : We sent inspiration to Abraham, Ismail, Isaac, Jacob and the Tribes; to Jesus, Job, Jonah, Aaron and Solomon, and to David We gave the Psalms. Of some Apostles We have already told thee the story; of others: We have not; ....

(S. IV : 163-64)

Thus, the position of Muslim is clear. The Muslim does not claim to have a religion particular to himself. Islam is not a sect or an ethnic religion. It is complete surrender to the Will and Plan of Allah. In fact all the Messengers were given the same message. If any one believes in something else he is false. But it is not for a Muslim to sit on judgement about him. Such is a person/persons who cannot seek any guidance from Allah. Says the Holy Quran :

Say : "We believe in God, and in what has been revealed to us and what was revealed to Abraham, Ismail, Isaac, Jacob and the Tribes, and in (the Books) given to Moses, Jesus and the Prophets from their Lord: We make no distinction between one and another among them and to God do we bow our will (in Islam)."

(S. III : 84)

Islam has forbidden villification and the expression of weakness of others. This a Muslim does in his confession. But there is an additional point, and it is that if a Muslim does so and others in their ignorance may villify our religion it will not be liked by us--any perhaps may hurt our feeling. It is Allah's own business to take a decision in each matter. Those who are the wrong doers will themselves get the punishment on the Day of Judgement. Says the Holy Quran :

Revile not ye those whom they call upon besides God, lest they out of spite revile God in their ignorance. Thus have We made alluring to each people its own doings. In the end will they return to their Lord, and We shall then tell them the truth of all that they did.

(S. VI : 108)

It has again been emphasised that there must be a peaceful coexistence of the Muslims with people belonging to other faiths. Allah has said in the Holy Quran that all prophets were one Brotherhood; their messages and teachings were the one of the serving. There is only One True Allah and they owe their duty to Him only. But the people began to trade on the name of prophets and cut off their unity. Allah has taken it upon Himself to do the justice on the Day of Judgement and has asked that the Muslims should leave the wrong doers 'in their confined ignorance for a time'. Says the Holy Quran :

And verily this Brotherhood of yours is a single Brotherhood and I am your Lord and Cherisher : therefore, fear Me (and no other). But people have cut off their affair (of unity), between them, into sects : each party rejoices in that which is with itself. But leave them in their confused ignorance for a time.

(S. XXIII : 52-54)

Allah has gone on to suggest that both the Believers and the Unbelievers have been created by Him alone and He sees what each of them does. So we do not have to worry about others. We have to worry only about ourselves. Says the Holy Quran :

It is He Who has created you; and of you are some that are Unbelievers, and some that are Believers : and God sees well all that ye do.

(S. LXIV : 2)

Allah has enjoined upon the Muslims to deal kindly and justly with people of other faiths who do not want to extinguish you and drive you out of your home. This was the example that was put forth by the Holy Prophet himself to the Unbelievers. To quote the Holy Quran :



God forbids you not, with regard to those who fight you not for (your) Faith nor drive you out of your homes, from dealing kindly and justly with them : for God loveth those who are just.

(S. LX : 8)

The Muslims' behaviour even with those who are not kind to them must be that a patience. They should never feel distressed because Allah is always with those who are patient in their ways, restrain themselves and do good to themselves and others. Allah says :

And do thou be patient, for thy patience is but from God; not grieve over them : and distress not thyself because of their plots. For God is with those who restrain themselves and those who do good.

(S. XVI : 127-28)

It must, however, be noted that even though Islam has preached peaceful coexistence with people belonging to other religions, yet in the name of peaceful coexistence, our religion, has not suggested nay compromise of our views with those of other religions. This is, as I have been able to understand, the essence of what is called secular society. The secular society does not prohibit any one belonging to any religion to follow his own views; but it does not at the same time suggest any compromise with the views of different religions.

Faith is a matter of personal conviction and does not depend on worldly motives. When the idolaters or Mecca asked out Prophet to compromise in matter of religion with the promise that in return they will consider him as their King, then the following *Surah* was revealed. It was revealed at a time and for a particular purpose; but its

significance remains for ever. While addressing our Prophet, Allah says :

Say : O ye that reject Faith ! I worship not that which ye worship, nor will ye worship that which I worship. And I will not worship that which ye have been wont to worship, nor will ye worship that which I worship. To you be your Way, and to me mine.

(S. CIX : 1-6)

It is thus clear that the Muslims as individuals and the community can live without any trouble in a secular country following their own religion while being respectful to other religions. However, they have been warned not to compromise with the essence of their religion for any worldly benefits. This is so far as the peaceful coexistence of the Muslims with the other communities is concerned.

But this does not mean that the Muslims were asked by Allah to remain completely passive even in the conditions when their enemies were bent upon extinguishing them altogether and push them out of their country in which they live. In case a situation like this arises the Muslims have been ordained to fight in defence with their full strength. Says the Holy Quran :

Against them make ready your strength to the utmost of your power, including steeds of war, to strike terror into (the hearts of) the enemies, of God and your enemies, and others besides, whom ye may not know, but whom God doth know.

(S. VIII : 60)

In the context of this verse Allama Abdullah Yusuf Ali remarks : "The immediate occasion of this injunction was

the weakness of cavalry and appointments of war in the early fights of Islam. But the general meaning follows. In every fight, physical, moral, or spiritual, arm yourself with the best weapons and the best arms against your enemy, so as to instil wholesome respect into him for you and the cause your stand for."<sup>17</sup>

Allah has also added that the Muslims who are pious and submit to the Will and Plan of Allah with right spirit in words and deeds and constancy can never be cowed down by odds against them. Says the Holy Quran :

It there are twenty amongst you (Muslims), patient and persevering, they will vanquish two hundred; if a hundred, they will vanquish a thousand of the Unbelievers : for these are a people without understanding.

(S. VIII : 65)

However, after this assurance by Allah to the Muslims, they have been asked that even in the midst of war against their enemies if they find that the enemies are inclined towards peace; then they must immediately agree to it. This is for the reason that Islam stands for peace with the fellow human beings and wants us to be patient but not submissive. They must always be prepared for the self defence if the enemies are bent upon extinguishing them; but otherwise the order for the peaceful coexistence is imperative upon them. This clearly shows that whereas the Muslims have been joined to lead a peaceful life of coexistence with the followers of other religions and should never do aggression but they must at the same time also not be cowed down if the question of their very existence is involved. The Holy Quran says :

But if the enemy (while doing aggression against you) incline towards peace, do thou (also) incline towards peace, and trust in God : for He is the One that heareth and knoweth (all things).

(S. VIII : 61)

These three verses i.e., S. VIII : 60, 61 and 65 were revealed when the Muslims were having a fight with the idolators of Mecca in connivance with the Jews of Madina. Those were the conditions of the lawlessness and anarchy in practically whole of Arabia. Most of the authorities on Islam History agree that these verses were revealed in the second year of Hijra when the war at Badr was a test for the Muslims in which they were against all odds. Surah VIII is, therefore, named *Al-Anaf* i.e., The Spoils of War.

Now that a country where we live is a democratic and secular one and where the lawlessness is not the order of the day, the protection of the Muslims as a community is the responsibility of the State. If the State does not do so then it is failing in its basic responsibility. In such cases we as Muslims should by peaceful methods make the State realise its responsibility. The ardent Muslims, like me, should I think, believe that is the moral and the spiritual fight with which the Muslims must concern themselves most and be prepared to face any evil that comes in their way. We as a community have to concentrate more on ourselves with following the broad goals and the code of life as given by Islam which is submission to the Will and Plan of Allah.

### SECTION (D) : AN INDIVIDUAL'S COSMOPOLITAN RELATIONSHIP

It is well known that the opening *Surah* of the Holy Quran *Al-Fatiha* is the summary and the 'essence of the Quran'. It is an essential part of all worship of the Muslims--public or private. The Muslims have been enjoined to offer prayers (*Salat*) five times a day, on Friday, on two *Idds* and at the time of Pilgrimage. *Surah Fatiha* is an essential part of each *rakat* while the Muslims pray. The *Surah* begins with the verse "Praise be to Allah, the Cherisher and Sustainer of the Worlds." "During its recitation" remarks Allama Nadwi, "the devotee feels that the Lord who he is worshiping and whose praises he is singing is not the Lord of particular race, country or community but of the whole world. This



new and revolutionary concept demolishes, at one stroke, all the artificial barriers that have done a grievous harm and injustice to humanity. A Muslim, thus, proclaims a two-fold unity upon which rests the peace and happiness of mankind and it is on these two basic principles that Islam proceeds to reconstruct the human society. One is the unity of the Creator of the human race and the other is of its earliest progenitor. In this way, the organic oneness of mankind is established, in spite of the walls of the race, colour or geography that have got erected within it, for, is not every human being bound with the other in a double relationship, one spiritual in the sense that the Lord and Master of all of them is the same, and the other, physical since they are all the children of the same father?"<sup>18</sup>

As a matter of fact all the rights and the duties of the human beings on the earth belong to Allah. The sense of Right has been implanted by Him in us and the duties have been enjoined by Him alone. And the Holy Quran reminds us again and gain that all the countless men and women of the world have the same progenitor *i.e.*, Adam and the same Lord *i.e.*, Allah. The Holy Quran says :

O mankind ! reverence your Guardian-Lord, Who created you from a single Person, created of like nature, his mate, and from them twain scattered (like seeds) countless men and women; --

(S. IV : 1)

It is to be noted that the verse is addressed to the mankind without any differences of caste, colour, creed or nation. Similarly in another verse Allah says the same thing with the addition that He has made you into different nations and the tribes; but no one has superiority on any one except on the basis of his personal character and righteousness. To quote from the Holy Quran :

O mankind ! We created you from a single (pair) of a male and a female, and made you into nations and tribes, that ye may know each other

(not that ye may despise each other). Verily the most honoured of you in the sight of God is (he who is) the most righteous of you. And God has full knowledge and is well acquainted (with all things).

(S. XLIX : 13)

The Sermon which the sacred Prophet gave at the time of last Pilgrimage to Mecca is a masterpiece of human equality and brotherhood. He said : 'O Men ! Your maker is One; you are the sons and daughters of one father, therefore, no attempt at dividing you into high and low is acceptable; no Arab has any superiority to a non-Arab nor has a non-Arab any superiority to an Arab; neither the Whites are superior to the Blacks nor are the Blacks superior to the Whites. The only mark of excellence is the fear of God and an individual's personal virtue and piety.' It is to be noted that the Sermon is addressed to men representing the humanity at large and not merely to Believers.

This very clearly shows that Islam believes in the cosmopolitan attitude on the part of each individual or nation.

## REFERENCES

1. Yusuf Ali, A., *op. cit.*, p. 701 fn.
2. *Ibid.* p. 701 fn.
3. Those who have had the opportunity of studying at the Aligarh Muslim University, Aligarh, India, which by virtue of Act and the Statutes framed by the Parliament, has been declared a minority institution know that even though it is open to all students and teachers without any difference of caste, colour and creed, yet is primarily meant for the education of Muslim students of India and abroad. It is to be noted that the 5th verse of Surah XCVI is written in Arabic language on top of all Bachelors', Masters' and Doctors' degrees ; and the saying of the Holy Prophet is written in Arabic on top of the High School and the Intermediate, now + 2 Certificates.

4. Yusuf Ali, A., *op. cit.*, p. 87 fn.
5. Cf. *Ibid.*, p. 190 fn.
6. *Ibid.*, p. 179 fn.
7. Pickthall, M., *op. cit.*, p. 595.
8. Abu, Daud, Suman, xiii, 3, quoted in Yusuf Ali, A., *op. cit.*, p. 1561.
9. *Ibid.*, p. 96.
10. Pickthall, M., *op. cit.*, p. 56.
11. Yusuf Ali, A., *op. cit.*, p. 1562 fn.
12. Vide, Ghazali, Imam, *Ihya-ul-Uloom*, Vol. I. p. 24, quoted in Nadwi, S.A.H.A., *op. cit.*, p. 224.
13. Ghazali, Imam, "Hujjatullah-ul-Baligha," Vol. I, p. 59, quoted in Nadwi, S.A.H.A., *Ibid.*, p. 224.
14. Nadwi, S.A.H.A., *op. cit.*, p. 231.
15. *Ibid.*, pp. 231-32.
16. Yusuf Ali, A., *op. cit.*, p. 55 fn.
17. *Ibid.*, p. 430 fn.
18. Nadwi, S.A.H.A., *op. cit.*, p. 31.

## Economic Structure : Part 1- Economic Development and Related Aspects in Islam

After Surah *Fatiha*--the seven oft-repeated verses--which is in a sense the summary of the Holy Quran, there is the long Surah *Baqra* which Pickthall has said "might be described as the Koran in little. It contains mention of all the essential points of the Revelation, which are elaborated elsewhere. This accounts for the precedence given to it in the arrangement of the Book."<sup>1</sup> In the beginning of the Surah *Baqra* the Quran says :

This is the Book; in it is guidance sure, without doubt, to those who fear God; who believe in the Unseen, are steadfast in prayer, and spend out of what We have provided for them; ...

(S.II : 2-3)

We have already noted that the basic premise with which Islam starts is the faith in Allah and His Worship and complete submission to His Will and Plan. It is to be noted that here in the last phrase the implication is that all bounties are from Allah. They may be physical gifts like

wealth and other worldly possessions: intangible gifts like talents, knowledge and health etc., or spiritual gifts like understanding of the Truth, capacity for love of the human beings. etc. We are all asked to use them in humility and moderation.

These ideas have been elaborated in the Holy Quran at several places. For instance, in the following verses the same concept has been repeatedly said in detail :

Say : "O god ! Lord of Power (and Rule), Thou givest Power to whom Thou pleasest, and Thou strip-pest off Power from whom Thou pleasest : Thou enduest with honour whom Thou pleasest, and Thou bringest low whom Thou pleasest ; in Thy hand is all good. Verily, over all things Thou hast power.

(S.III : 26)

and again,

...and Thou givest sustenance to whom Thou pleasest, without measure.

(S.III : 27)

Similarly the Quran says :

God doth enlarge, or grant by (strict) measure, the sustenance (which He giveth) to whom so He pleaseth.

(S. XIII : 26)

God enlarge the sustenance (which He gives) to whichever of His servants He pleases: and He (similarly) grants by (strict) measure, (as He



pleases) : for God has full knowledge of all things.

(S. XXIX : 62)

He (i.e., God) enlarges and restricts the sustenance to whom He will : for He knows full well all things.

(S. XLII : 12)

The verses from different *Surahs* have been quoted here, I believe, will make it fully clear to the readers that the distribution of sustenance of Allah is in different proportion i.e., some possess more and the others, less. It should also be emphasized that whomsoever Allah likes of giving sustenance and His favour without any measure He does not talk of the virtuous or the vicious nature of the person concerned. So the worldly wealth and possessions by any one do not indicate that the person who is favoured by Allah with more sustenance is necessarily more virtuous. Our Holy Prophet has made it clear that the real greatness of a person will depend on his being righteous. He has gone on to say that in the sight of Allah the one who is more righteous is more honourable. This will be decided essentially on the Day of Judgement.

However, in regard to the different proportion of sustenance in the widest sense of the term, Allah has asked the people who are favoured by Him not to be boastful of their bounties and others who are not thus favoured by Him not to be in despair. He says :

In order that ye may not despair over matters that pass you by, nor exult over favours bestowed upon you. For God loveth not any vainglorious boaster,--

(S. LVII : 23)

This clearly indicates that in this world what people may consider misfortune or good fortune may both turn out to be illusionary. Those who believe in Allah do not grumble if some one else possesses more nor do they exult if they themselves have plenty of bounties. This is because of the fact that they know that it is Allah who can provide any one with more of sustenance and He can also take it away from him. Says the Holy Quran :

Or who is there that can provide you with sustenance if He were to withhold His provision?

(S. LXVII : 21)

The Holy Quran has ordained upon the Believers not to love the wealth that they possess, nor should they be extravagant or the misers but spend in a balanced way.

About the man being lost in the love of wealth the Holy Quran says :

...truly man is, to his Lord, ungrateful; and to that (fact) he bears witness (by his deeds); and violent is he in his love of wealth.

(S. C : 6-8)

It is indeed an evil choice for a Believer to make treason against his own Benefactor by going after the petty things like the love of wealth and not to think of the Hereafter. The Holy Quran says further :

The mutual rivalry for piling up (the good things of this world) diverts you (from the more serious things), until ye visit the graves.

(S. CII : 1-2)

About these verses it has been very aptly said: "Acquisitiveness, that is, the passion for seeking an increase in wealth, position, the number of adherents or followers or supporters, mass production and mass organisation, may affect an individual as such, or it may affect whole societies or nations. Other peoples' example or rivalry in such things may aggravate the situation. Upto a certain point it may be good and necessary. But when it becomes inordinate and monopolises attention, it leaves no time for higher things in life, and a clear warning is here sounded from a spiritual point of view. Man may be engrossed in these things till death approaches, and he looks back on a wasted life, as far as the higher things are concerned."<sup>2</sup>

In condemnation of extravagance of expenditure and idleness many verses from the Holy Quran can be quoted. For instance Allah has said the following :

O ye who believe ! Eat not up your property  
amongst yourselves in vanities ...

(S. IV : 29)

After having said that Allah does not love those who are arrogant, the Quran adds :

...(nor) those who are niggardly or enjoin  
niggardliness on others, or hide the bounties  
which God hath bestowed on them; ... those who  
spend of their substance, to be seen of men, but  
have no faith in God and the Last Day ...

(S. IV : 37-38)

...waste not by excess : for God loveth not the  
wasters.

(S. VI : 141)

...squander not (your wealth) in the manner of a spendthrift. Varily spendthrifts are the borthers of the Evil Ones; and the Evil One is to his Lord (Himself) ungrateful.

(S. XVII : 26-27)

Allah gives a good tiding to the righteous (who among other things) are :

...those who, when they spend, are not extravagant and not niggardly, but hold a just (balance) between those (extremes);...

(S. XXV : 67)

Allah condemns them who use their wealth in extravagance without any purposeful meaning. Says the Holy Quran :

He may say (boastfully) : wealth have I squandered in abundance ! Thinketh he that none beholdeth him?

(S. XC : 6-7)

We have already noted that while addressing the Muslim community as a whole which is called *Ummat* in Arabic language, Allah says :

Thus have We made you an *Ummat* justly balanced, ...

(S. II : 143)

This shows that the essence of Islam is to avoid all extravagance on either side--a Muslim has been enjoined to keep in mind that he should not squander his wealth in extravagance nor should he act as a miserly person. It is a religion in which tranquility is preached and useful purpose

of wealth either for expanding the trade, commerce and industry or the exploitation of resources have been advocated and it has been ordained that a part thereof be given in charity. We shall discuss in detail both of these aspects; but before we do so let me add a sentence that a Muslim also has been asked not to abuse what he/she gets in inheritance. Says the Holy Quran :

And ye devour Inheritance all with greed, any ye  
love wealth with inordinate love!

(S. LXXXIX : 19-20)

By those who love their wealth very much the inheritance can be misused in two ways. Either the guardians of the minors or persons unable to look after their own interest, instead of trying to safeguard the interest of such inherited wealth, squander it in splendour or the people who inherit wealth become lazy and spendthrifts. Allah has not given such people any license to waste the inherited wealth in extravagance. He has enjoined upon the Muslims to maintain a just balance in such matters as well. That is why the Holy Quran has used the contemptuous expression of 'devouring inheritance.'

I take this opportunity of reminding my fellow economists that the famous economic historian Immanuel Wallerstein has shown how the decline of feudal class in England and other West European countries took place because of their "incompetent management" on large estates and with a 'spreading taste for conspicuous consumption and waste.' Similarly Maurice Dobb on the subject of decline of feudalism has clearly shown how the conspicuous consumption on their part led to the decline of their class and the emergence of what he calls, bourgeoisie.<sup>4</sup> The founder of Modern Economics, Adam Smith has also given examples of the rustic hospitality of the feudal classes in England, which as he suggests, led to their fall and the emergence of the commercial and the manufacturing classes.<sup>5</sup>



We have already pointed out that the Holy Quran has enjoined upon the Muslims neither to spend in conspicuous consumption nor hoard the wealth but spend in good work like commerce and industry and give a part thereof in charity. The strong condemnation of the hoarding is obvious from the following verse :

O ye who believe ! Spend out of (the bounties)  
We have provided for you, before the Day comes  
when no bargaining (will avail) nor friendship nor  
intercession.

(S. II : 254)

It is so well known that it needs no reminder to the fellow economists who are well aware about the harmful effect of hoarding so clearly laid down by J.M. Keynes in his famous book *General Theory of Employment, Interest and Money*, written in 1936 and published by MacMillan.

Let us now proceed to discuss the theory of economic growth and development and emerges from the sources of what Allah has enjoined upon the Muslims in the Holy Quran. Allah for instance says :

O ye who believe! Eat not up your property  
among yourselves in vanities : but let there be  
amongst you traffic and trade by mutual good-  
will :...

(S. IV : 29)

This means that whereas Allah has forbidden to the Muslims to enter into conspicuous consumption. He has enjoined upon them to increase the property through trade and industry. The phrase mutual good-will indicates that Allah also wants that the Muslims must enter into commercial and industrial enterprise either through cooperation of forming corporate organizations.

In the five small verses, that were first revealed by Allah to our Holy Prophet, the latter was asked to read in the name of his Lord and Cherisher; but the immediately thereafter He was reminded about the lowly origin of the human being by the Lord Who is most Bountiful and Who taught the use of pen (which symbolizes the reading and writing and mystic expression, the record to what Allah had all to say in future) and also said that He has taught the human being what he did not know earlier. That is to say that while reminding that lowly origin of human beings, Allah has put them at a high pedestal because of their capability to learn, investigate, research and acquire knowledge; and at the same time it is reminded that whatever knowledge the human beings can possess is all due to Bountiful and Merciful nature of Allah. Says the Holy Quran :

Proclaim ! (or Read!) in the name of the Lord and Cherisher who created--man, out of a (mere) clot of congealed blood : Proclaim ! and thy Lord is Most Bountiful, He who taught (the use of) the pen, taught man that which he knew not.

(S. XCVI : 1-5)

In regard to the sentence 'taught man that which he knew not' Allama Yusuf Ali has aptly pointed out : "God teaches us new knowledge at every given moment. Individuals learn more and more day by day; nations and humanity at large learn fresh knowledge at every stage. This is even more noticeable and important in the spiritual world."<sup>a</sup>

Verses 30 to 33 of Surah II wherein Allah has told that when He was to make Adam, He said to the angels that He was going to make a Vicegerent on earth. Thereupon the angels said to Allah, "O Allah, Thou are going to make human beings on earth who will shed blood and create mischief whereas we have been all the time praying our Lord." Allah said in reply, "I know what you do not know".

He taught Adam all the names and the nature of the things and asked the angels to tell these names if they knew. The angels thereupon said to Allah : "Glory be to Thee; of knowledge we have none, save that Thou hast taught us." Allah said to Adam : "Tell the names and the nature of the things if you know"; whereupon Adam told all the names and the nature of the things. Allama Nadwi has very aptly pointed out that the human being has been "endowed with the power to unravel the mysteries of nature and to harness them to his use. The distinction he enjoys of having been taught 'All the Names' is indicative of his intrinsic worth and merit and symbolic of his high position as a representative of God on earth."<sup>7</sup>

The great position that Allah has assigned to the human beings is obvious from the following two verses of the Holy Quran :

It is God Who hath created the heavens and the earth and sendeth down rain from the skies, and with it bringeth out fruits wherewith to feed you; it is He Who hath made the ships subject to you, that they may sail through the sea by His Command ; and the rivers (also) hath He made subject to you. And He hath made subject to you the sun and the moon, both diligently pursuing their courses; and the Night and the Day hath He (also) made subject to you.

(S. XIV : 32-33)

These two verses suggest : "We (as human beings) must realise that behind all our strength, skill and intelligence there is the power and goodness of God, Who gave us all these things. Man can understand and control the forces of nature so as to bring them to his own service : he can only do so, because (a) he has got these gifts from God, and (b) God has fixed definite laws in nature, of which

he can take advantage by God's command and permission. He has been made Vicegerent on earth (ii-30) : God commanded the highest creatures to bow down to Adam (ii-34). Man by God's command, can use rain to produce food for himself; make ships to sail the seas; use rivers as highways, and cut canals for traffic and irrigation. Not only this, but even the heavenly bodies can (by God's command) contribute to his needs.

"The sun gives out heat, which is the source of all life and energy on this planet, and produces the seasons of the year, by utilizing which man can supply his needs, not only material, but immaterial in the shape of light, health, and other blessings. The sun and the moon together produce tides, and are responsible for atmospheric changes which are of the highest importance in the life of man. The succession of Day and Night is due to the apparent daily course of the sun through the skies; and the cool light of the moon performs other services different from those of warm day-light. Because there are laws here, which man can understand and calculate, he can use all such things for his own service, and in the sense the heavenly bodies are themselves made subject to him by God's command."<sup>8</sup>

Allah has subjugated all that is on earth and the heavens for the exploitation and use of the human being to bring about accelerated economic development if the latter so wishes to do. Says the Holy Quran :

(Yea, the same that) has made for you the earth (like a carpet) spread out, and has made for you roads (and channels) therein, in order that ye may find guidance (on the way); that sends down (from time to time) rain from the sky in due measure;--and We raise to life there with a land that is dead; even so will ye be raised (from the dead);--that has created pairs in all things, and has made for you ships and cattle on which ye

ride, in order that ye may sit firm and square on their backs, and when so seated, ye may celebrate the (kind) favour of your Lord, and say, "Glory to Him Who has subjected these to our (use), for we could never have accomplished this (by ourselves), ..."

(S. XLIII : 10-13)

It is to be noted that a 'carpet spread out' indicates not only the freedom of movements but also the roads and channels which give us the idea of the means of communication and transportation like land, rivers, sea, airways, telegraphs, telephones, etc. The expression 'due measure' about rain indicates the normal rainfall i.e., neither the floods nor droughts. The domestication of animals and the invention of mechanical means of communication and transport require the skill and ingenuity of man which Allah has already said that He taught human being what he did not know.

Allah has not only subjugated for the human being the basic requirements of life like fire, water and food-crop without which he could not live, but He has also made them cheap and common. Says the Holy Quran :

See ye the seed that ye sow in the ground? Is it ye that cause it to grow, or are We the cause? Were it Our Will, We could crumble it to dry powder, and ye would be left in wonderment, (saying), "We are indeed left with debts (for nothing) : indeed are we shut out (of the fruits of our labour)." See ye the water which ye drink? Do ye bring it down (in rain) from the Cloud or do We? Were it Our Will, We could make it salt (and unpalatable) than why do ye not give thanks? See ye the Fire which ye kindle? Is it ye who grown the tree which feeds the fire, or do We grow it? We have made it a memorial (of Our



handiwork), and an article of comfort and convenience for the denizens of deserts.

(S. LVI : 63-73)

It will be noted that in addition to the animals, crops and the minerals, Allah has endowed the human being with the sense of beauty and refinement and has subjugated all other creatures to him. It is because of the gift of Allah in regard to acquisition of knowledge and further research and the submission of all other creatures to the human beings, that all discoveries and inventions, evolution, uplift, growth and development have become possible. But for this power that Allah has given to the human being the shape of the world would have been different--it would have been completely static without any dynamism in it.

I take this opportunity of quoting at length from the Nobel Laureate in Physics, Professor Abdus Salam, about what he says of the Holy Quran and Science. He announces : "Let me say at the outset that I am both a believer as well as practising Muslims. I am a Muslim because I believe in the spiritual message of the Holy Quran. As a scientist, the Quran speaks to me in that it emphasises reflection on the Laws of Nature, with examples drawn from cosmology, physics, biology and medicine, as signs for all men. Thus (the Holy Quran says),

"Can they not look up to the clouds, how they are created; and to the Heaven how it is upraised; and the mountains how they are rooted, and to the earth how it is outspread?"

(S. 88 : 17)

And again,

"Verily in the creation of the heavens and of the earth, and in the alternation of the night and of

the day there are indeed Signs for men of understanding."

(S. 3 : 189-90)

Professor Abdus Salam goes on to add : "Seven hundred and fifty verses of the Quran (almost one eighth of the Book) exhort believers to study Nature, to reflect, to make the best use of reason in their search for the ultimate and to make the acquiring of knowledge and scientific comprehension part of the community's life. The Holy Prophet of Islam (Peace be on him) emphasised that the quest of knowledge and sciences is obligatory upon every Muslim, man and women."<sup>9</sup>

On the subject of Faith and Science in the same article Professor Abdus Salam has given three illustrations from Physical and Biological Sciences in which he proclaims that in all of them he found that Faith and Science go together.

After giving these examples, Prof. Abdus Salam adds :

"Creation from nothing, an anthropic Universe, extra dimensions--strange topics for late twentieth century physics--which appear no different from the metaphysical preoccupations of earlier times. But so far as Science is concerned, mark the provisional nature of the conceptual edifice, the insistence on empirical verification at each stage and the concept of driving self-consistency."

"For the agnostic, self-consistency (if successful) may connote irrelevance of a deity; for the believer, it provides no more than an unravelling of a small part of the Lord's design--its profundity, in the areas it illuminates, only enhances his reverence for the beauty of the design itself.

"As I said before, personally for me, my faith was predicated by the timeless spiritual message of Islam, on

matters on which physics is silent. It was given meaning to by the very first verse of the Holy Quran after the opening :

This is the Book, wherein there is no doubt, a guidance to the God-fearing, who believe in the Unseen.<sup>10</sup>

The present writer has quoted from Professor Abdus Salam because generally speaking the Scientists today suggest that Faith and Science are altogether different. They believe that whereas the religion as such teaches to have blind faith in what is written in the Holy Scriptures, the scientific enquiry is based on rational thinking and 'scientific' approach to the modern problems of a society. Further, it is believed by almost all the economists that it is only through the development of scientific way of thinking an idea which is associated with Renaissance, Reformation and Enlightenment--that Industrial Revolution can take place, and for that matter, all entrepreneurial activities can be undertaken. In short, religion as such is considered to put an obstacle in the way of progress and development of an economy. Karl Marx and his followers have perhaps gone to an extreme in this respect; but the idea is not uncommon in the case of most of the well-known economists of the world.

I, therefore, believe that it is absolutely essential to refute this idea. And so far as Islam is concerned it is a very progressive religion indeed; which has enjoined upon the Muslims to learn, and do further research and investigation.

In the concluding remarks Professor Abdus Salam says :

'Let me conclude with two thoughts. One is regarding the urge to know. As I said before, the Holy Quran and the teachings of the Holy Prophet emphasis the creating and the acquiring of knowledge as bounden duties of a Muslim, from 'cradle to the grave'. (In the earlier part of the article) I spoke of Al Biruni who flourished at Ghazna in Southern

Afghanistan one thousand years ago. The story is told of his death by a contemporary who says : I heard, Al Biruni was dying, I hurried to his house for a last look; one could see that he would not survive long. When they told him of my coming, he opened his eyes and said : Are you so and so? I said : Yes. He said : I am told you know the resolution of a knotty problem in the laws of inheritance of Islam. And he alluded to a well-known puzzle. I said : Abu Raihan, At this time? And Al Biruni replied : 'Don't you think it is better that I should die knowing, rather than ignorant?' With sorrow in my heart, I told him what I knew. Taking my leave, I had not yet crossed the portals of his house when the cry arose from inside : Al Biruni is dead.

"As my last thought, I would like to quote again from the Holy Book--a Book, the very sounds of which, in the word of Marmaduke Pickthall 'move men to tears and ecstasy'. More than anything else I know of, it speaks of the eternal wonder I have personally experienced in my own Science :

"Though all the trees on earth were Pens  
And the Sea was Ink  
Seven seas, after, to replenish it.  
Yet would be Words of Lord be never spent,  
The Lord is Mighty and All Wise."

(S. 31 : 27)<sup>17</sup>

However, it should not be forgotten that everything on earth and in the Universe belongs to Allah and the human beings act as his Vicegerent and trustee; and therefore, in his ignorance a man is always warned not to treat the bounties of Allah as his own possession. He has been constantly reminded in the Holy Quran against doing so. For instance the following verses from the Holy Quran make it quite explicit that all the bounties of Allah belong to Him only :

...yea, give them something yourselves out of the means which God has given to you.

(S. XXIV : 33)

... and spend (in charity) out of the (substance) whereof He has made you heirs.

(S. LVII : 7)

And what cause have ye why ye should not spend in the cause of God?--for to God belongs the heritage of the heavens and the earth.

(S. LVII : 10)

Allama Nadwi observes : "Such being the case, it would appear that man should relinquish his claim over his property and cases altogether to enjoy the right to make use of his wealth.

"But God, in His Wisdom, has not preferred such an arrangement for man. He has not deprived him of the right to own property and to hold and enjoy the fruits of his labour by ascribing them exclusively to Himself. Had He done so even then there could be no cause for complaint or lamentation but man's keenness for work and desire for progress and his spirit of enquiry and competition would have suffered a grave impairment. He would have lost much of his enthusiasm for living, and the joy he experiences on seeing his dreams materialize and toils bearing fruit would have departed from his heart. It is the same kind of pleasure which children derive by attributing things belonging to their parents to themselves. On being deprived of this instinctive joy and sense of possession man would have stopped being what he was. The spirit of love and sincerity and the urge to protect and development his property would have gone out of him. From the world would have disappeared the fire and fervour of struggle



and competition which is so essential to progress. It would have been reduced to a huge workshop with man functioning in it like a tool and an instrument.”<sup>12</sup>

I believe it was unnecessary for Allama to have said all that because whatever Allah has said in the Holy Quran it is always in His Wisdom and therefore, when Allah has made the human being as Trustee of everything on earth and in the Universe, He has enjoined upon him to consider as if they are his own property. Hence the verses of the Holy Quran that follow :

And do not eat up your property among yourselves for vanities, nor use it as bait for the judges, with intent that ye may eat up wrongfully and knowingly a little of (other) people's property.

(S. II : 188)

Those who spend their substance in the cause of God, and follow not up their gifts with reminders of their generosity or with injury,--for them their reward is with their Lord : ...”

(S. II : 262)

O ye who believe ! Give of the good things which ye have (honourably) earned, and of the fruits of the earth which We have produced for you, ...

(S. II : 267)

To those weak of understanding make not over your property, which God hath made a means of support for you, ...

(S. IV : 5)

Before we close this aspect of our discussion, we would like to make a couple of observations.

Allah has enjoined upon the human beings to strive and struggle. If from this struggle he suffers from hardships he must show patience because Allah does not put any burden upon any one beyond that which he cannot bear; and in case he has got the patience, after a difficulty faced by him Allah will soon grant him relief. Says the Holy Quran :

God puts no burden on any person beyond what He has given him. After a difficulty, God will soon grant relief.

(S. LXV : 7)

Similarly, on another occasion the Holy Quran says :

So, verily, with every difficulty, there is relief verily, with every difficulty there is relief.

(S. XCIV : 5-6)

In spite of putting the human being on a high pedestal and making him the vicegerent and trustee under whose command all other creatures are working, Allah has warned that He will never change the condition of the people until they themselves change it. So everything depends eventually on the will and purposeful action on the part of human beings to progress and develop. Says the Holy Quran :

Verily never will God change the condition of a people until they change it themselves ...

(S. XIII : 11)

This makes it absolutely clear that eventually everything depends on the strong will on the part of the human beings

to develop their own conditions and country because Allah will never help anyone or any nation unless they help themselves.

Once we come to the question of endeavoring for accelerated economic development as enjoined upon the Muslims through the proper and meaningful exploitation of all resources that Allah has subjugated to them, the question of commercial and industrial ventures and inventions and innovations come in. Allah has already talked, though by implication, about the necessity on the part of the human being, to invent and innovate. But then the problem of finances for the commercial and industrial enterprises does come in. In today's world, it is impossible to do so without seeking the assistance of the banking and the non-banking financial institutions that provide credit for the establishment and the running expenditure of such concerns.

There appear to me to be two Schools of Thought of the Islamic Shariah--one which permits the banking credit and the other which does not do so. The whole controversy between these two Schools centres around the translation and the significance of the word *Riba* which has been strongly condemned in the Holy Quran. Says the Holy Quran :

Those who devour usury will not stand except as stands one whom the Evil One by his touch hath driven to madness. That is because they say : "Trade is like usury," But God has permitted trade and forbidden usury.

(S.II : 275)

One great proponent of the idea that *Riba* includes interest from the banking institutions, is one of my good young-friends, Professor Mohammad Najatullah Siddiqi, who got the distinction of being awarded the first King

Faisal Award on the best work in Islamic Economics. Obviously there are some others who also think likewise. Professor Siddiqi who is at present engaged in research on Islamic Economics at the International Centre of Research in Islamic Economics at King Abual Aziz University at Jeddah was kind enough to send me considerable literature on Islamic Economics. In his forwarding letter he also suggested that about three decades back, mainly because of the influence of the Christian ideas on Islam, *Riba* was translated as usury and not interest. Now there is a consensus among the great Islamic Jurists of the world that a fixed and assured rate of interest by the banking institutions is prohibited in Islam. Instead there should be interestless banking on the basis of trade in which people contribute their money and at the end of the year the total profits is calculated and dividend paid to the shareholders. In such a case the rate of dividend paid will naturally fluctuate depending upon the greater or lesser profitability of commercial or industrial enterprise. In some cases there is a possibility of even loss; in which case it will be shared by the contributors according to their share in the total contribution. The two countries in which, he added, that such interestless banking is being successfully carried out are Pakistan and Iran.

I must admit that with all the respect that I have for Professor Siddiqi's capability, distinction and achievement, I am not convinced with his argument. Take the case of Iran, first. Mr. Ayotollah Khomeini, who was the religious and the political head of the country, used to announce at the top of his voice at the time when he was engaged in war with Iraq that there could not be any question of having any relationship between us and *Satan*--the Evil One, suggestive of the Governments of the United States and Israel--and eventually it turned out that he was getting all the military aid from United States through Israel for waging war with the Muslim countries, of the Gulf Area. This fact he did not admit till it was disclosed by the U.S. and Israel Governments themselves. In the case of the Muslims it has

been ordained in the Holy Quran that they should be righteous and that there should be no difference whatsoever between their words, intentions and deeds. And therefore, as a devote (although sinful Muslim) I do not consider Iran an Islamic country at all.

Now comes the case of Pakistan. As far as possible whatever I have learnt through the newspaper reports I understand they practised profit and loss sharing schemes in their banking structure during President Zia-ul-Haq regime. But a substantial part of their resources were given on interest to whom they considered credit-worthy thereby ensuring that the rate of dividend is maintained at the same level. For instance, a report in the *Indian Express*, March 10, 1987 says, "Banks in Pakistan do not pay interest to their customers. Instead customers open profit and loss sharing (PLS) accounts and get 'dividend' at almost the same rates as those of interest. President Zia-ul-Haq's detractors say the whole process is love of 'Cosmetic Islamisation.'

"The Banks, however, lend money to credit-worthy customers on interest to make sure that there are no losses.

"Why are we making such a fuss about interest in banking and salving our conscience by merely changing its name to profit and loss sharing (PLS) banking? Is this not an act of hypocrisy (*Munafiqat*)" asks one correspondent. (in Karachi daily *Dawn* in Pakistan).

The report in *Indian Express* further adds : "The interest-free banking system introduced in Pakistan a few years ago made under the government's Islamisation programme, received an implicit jolt recently when an Appeals Court in Egypt ruled that interest is legal and does not amount to usury."



I, for one, would feel that this is not interestless banking; for the simple reason that if something is condemned in strong language in the Holy Quran, a small part thereof will also pollute that whole to be distributed ! In my reply to Professor Nejatullah Siddiqi to seek clarification and guidance from him, I wrote these things. But I believe my letter has been lost in transit because so far several years have passed and I did not receive any reply from him. I shall, Insha Allah, write to him again; and if by his reply I become convinced of his ideas, I shall believe in what he and his fellow economists say : but so far I do not feel convinced with what he and his like-minded colleagues doing research in Islamic Economics say.

I fear I am completely ignorant of the conditions in this issue since after Ms. Benazir Bhutto has taken over as Prime Minister. I shall, therefore, feel restrained to say anything about the matter.

I firmly believe that according to the tenets of Islam the term *Riba* means the usury (which has been prohibited in the Holy Quran) and not interest from the banking and non-banking financial institutions.

Fortunately for my idea I got the support from the views of Allama Nadwi, one of the greatest authorities of Islamic Shariah in the world. Since the Allama has very kindly permitted me to quote from his works I would like to draw heavily on this aspect from what he has written. He observes :

"*Zakat* (which we shall discuss in the next Chapter) is just the reverse of usury. In origin and design and nature and purpose the two are inimical to one another and the fruits they bear and the effects they produce, both for the individual and the society, are also widely different.

"While the fear of God, the doing of one's duty to Him, the seeking of His good pleasure, the concern for His needy and destitute bondsmen and kindliness, compassion and self-denial form the essence of *Zakat*, the

entire system of usury is reared upon definance of God, callousness, excessive greed and heartless exploitation of the needs of others. Consequently, Zakat leads to the promotion of faith and the development of the spirit of brotherhood and fellow-feeling. Visible signs of economic well-being become manifest in society, goods are visited with prosperity and love is generated in the hearts because of it. The practice of lending money on interest, conversely, breeds egotism, coveteousness parsimony and mistrust. It fosters the concentration of wealth in the hands of a few. The money-lender is like a small tank into which all the wealth of the community ultimately flows or the mountain of magnet one reads about in the story of Sindbad the Sailor. It is said that when Sindbad's boat had lost its way, after being caught in a storm, the oarsmen began to cry that there was a mountain of magnet nearby which would draw out the nails of the boat and it would sink. In the same way, the usurers and money-lenders possess a magnet (i.e., accumulated asset in cash and gold) which attracts the nails that hold together the boat of the society and its boards are cut loose from each other and the society falls a prey to hundred moral and economic ills.

"Usury sustains and promotes conditions that give rise to class hatred. The poor and the under-privileged masses are always at a loss. The society gets divided into two distinct groups of haves and have-nots. The quran has, therefore, condemned usury in the strongest terms. It has used much greater force to denounce it than to extol charity. The Quran employs the same method in dealing with usury as it does in case of lewdness and other moral sins. For instance take this verse.

O ye who believe ! Observe your duty to Allah and give up what remaineth (due to you) from usury, if you are (in truth) believers. And if ye do not, then be warned of war from Allah and His Messenger. And if ye repent then ye have your

principal (without interest). Wrong not, and ye shall not be wronged.

(S. II : 278-79)

"The revolting picture of the usurer drawn by the Quran is enough to fill the heart of a Muslim with repugnance.

Those who swallow usury cannot rise up save as he ariseth whom the Devil has prostrated by his touch. That is because they say : Trade is just like usury; whereas Allah permitteth trade and forbiddeth usury. He unto whom an admonition from his Lord cometh and he refraineth (in obedience thereto), he shall keep the profits of that which is past, and his affair henceforth is with Allah. As for him who returneth to usury--such are rightful owners of the Fire. They will abide therein.

(S. II : 275)

"The Quran has drawn the comparison between usury and alms-giving at a number of places and summed up the effects and consequences of both in verses which it will take volumes to explain :

Allah hath blighted usury and made alms giving fruitful. Allah loveth not the impious and guilty :

(S. II : 276)

That which ye give in usury in order that it may increase in (other) people's property hath no increase with Allah; but that which ye give in charity, seeking Allah's countenance, hath increase manifold.

(S. XXX : 39)

"The Holy Prophet has praised charity and spoken of the blessedness and increase which attends the material possessions of Muslims through its moral and spiritual goodness. Besides, he has given the warning of immediate punishment and wretchedness in this world, too, to those who do not practise it. It is related that once the Prophet said, 'When a community stops paying the *Zakat*, Allah punishes it with drought and famine.' In the same way, the Prophet has warned those of severe chastisement in both the worlds who lend money on interest. He has said, 'When usury becomes prevalent among a people, Allah afflicts it with famine, and when bribery becomes prevalent, Allah afflicts it with fear.' Another of his Traditions reads : 'The curse of Allah rests on him who offers loan on usurious terms, and on him who receive, and on the writer who writes the deed thereof, and on him who does not spend in charity.'" <sup>13</sup>

Allah has ordained upon the Muslims not to participate in gambling. The Arabic word used for gambling in the Holy Quran is *maisir* which literally means getting something too easily – i.e., getting a profit without working for it – hence gambling (the game of chance). Says the Holy Quran :

They ask thee (O Mohammad) concerning wine and gambling. Says : "In them is great sin, and some profit, for men; but the sin is greater than the profit."

(S. II : 219)

The implication of this order is that both wine and gambling have been prohibited in Islam. We are at the moment greatly concerned with gambling for the reason that some Muslim Jurists on that account think that insurance is also a game of chance and therefore, it is also prohibited. Life Insurance, they consider, is *haram* (i.e., prohibited) on the ground that they think that life is in the



hands of Allah and can be taken away at any time. Therefore they argue that life cannot be insured forgetting that in the Life Insurance what is insured is the interest of those who are left behind after the insured person dies. This is based on the law of the large numbers which says that when a large number of people are involved; even though you cannot say who will die first and who will die later; but on the basis of the health examinations and the average longevity of life, you can fairly approximately calculate at what age what percentage of people will die. Incidentally, I must mention, that the law of large number is a very scientific law in Statistics and was first propounded by the Great Muslim Scholars at time of ascendancy of Islam in the beginning. And on the basis of this you can fairly well calculate the premiums to be paid by each individual at different age when he takes life insurance policy.

Dr. F.R. Faridi is of the view that since Life Insurance maintains those who are left behind after the death of insuree get only according to the capability of the insured persons to pay premia for his/her insurance policy/policies, it does not bring about any changes in the income disparities of various sections of Muslims in society. He rightly believes that in an Islamic State (wherever it is established) such changes in the distributional pattern can take place by what may be termed as 'group insurance' the benefits of which are deposited in the *Baitul-Mal* (i.e., Public Treasury) and the money from it is distributed according to the needs of the people left behind out of the funds of insurances irrespective of payment of each one for his/her premia. That may be true in an Islamic State, but in the countries where a large number of Muslims can practise their religion according to the tenets of Islam (just as in our country) and where no institution like *Baitul-Mal* exists, I believe Life Insurance is the best source of insuring the interests of those left behind after insuree finishes his/her temporary abode in this world.



In the case of the General Insurance which is concerned with insuring the property, bounties and the factory, shops, establishments and inventories, the same principle applies. In a modern industrial society it is absolutely essential that such things be insured against theft, fire, climatic adversities, riots, etc. Without such an insurance it will be just impossible for the Muslims to venture to invest into commercial and industrial enterprises and exploit the resources of earth and bring about accelerated economic development.

According to one scholar such insurance of property is not needed in the case of those who regularly pay *Zakat*. This view is based on the contention that "*Zakat* is not only beneficial from the view point of those who get it but also to those who give because one important purpose that is served by *Zakat* is that what is left over after payment of *Zakat* becomes completely cleansed" implying thereby that they become insured against theft, robbery etc.. However, the present author has some doubt on this interpretation of the benefit of *Zakat* for those who pay it. It is for the reason that any *feridah* or duty towards Allah has to be performed in the hope that it may serve that purpose of saving one from doing forbidden things and might be of some good on the Day of Judgement and not in this world for any pecuniary benefit. The four duties towards Allah, namely offering Prayer, payment of *Zakat*, keeping fast in the month of *Ramadan* and pilgrimage to Kaba once in life time for those who can afford it, have got to be performed by every Muslim man or woman anyway.<sup>14</sup>

Hence I firmly believe that whereas gambling in Islam is prohibited, insurance is not. It is after getting a person's life and property insured, that he can boldly undertake all risks that are involved in the entrepreneurial risks and uncertainties. How can a progressive religion like Islam forbid the Muslims both as individuals and community—not to undertake such kinds of risks and uncertainties that are involved in commercial and industrial undertakings;

investment in large scale industries and spend considerable amount of Allah's bounties in Research and Development projects?

I, therefore, conclude this part of my Essay by suggesting that according to the tenets of Islam, as I have been able to understand them, the Muslims are permitted to deposit their savings with banks, accept interest which accrues therefrom and take loans from banking and non-banking financial institutions for the establishment and running expenditure of different projects of commercial and industrial undertakings, and also get their lives and property insured for carrying them on with great courage, conviction and trust in Allah for their progress and development as well as be an active participants in the developmental activities of the country.

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## Economic Structure Part II : Distributive Justice and Related Aspects in Islam

WE now pass on from the incentives to economic progress and development and what Allah has ordained on Muslims in this connection to the other and equally important aspect of the distributive justice.

All great religions of the world have given great significance to the question of distributive justice by putting great emphasis on the virtue of charity. As Professor Najmul Hasan says, the Islamic system of charity consists of *Khairat*, *Sadqah* and *Zakat*. He goes on to add that *Khairat* literally means doing any good deed but in practice it signifies voluntary spending of one's wealth for the benefit of the needy; *Sadqah* literally means righteousness but, signifies expenditure on certain occasions such as recompense of one's sins, and *fatrah* - a token of thanks-giving in the month of *Ramadan*, (i.e., the month of keeping fast and observing all values for which Islam stands). However, in the Holy Quran and Islamic Jurisprudence, the terms *Sadqah* and *Zakat* have been used interchangeably.

As a prelude to the order about social justice, Allah says in the Holy Quran :

Fair in the eyes of men is the love of things they covet : women and sons; heaped-up hoards of gold and silver; horses branded (for blood and excellence); and (wealth of) cattle and well-tilled land. Such are the possessions of this world's life; but in nearness to God is the best of the goals (to return to).

(S. III : 14)

What can be greater source of nearness to Allah than what Allah has said about what you give in the name of Allah for the welfare of His bondsmen being described as 'goodly loan to Allah Himself' in the following two verses of the Holy Quran :

Who is he that will loan to God a beautiful loan, which God will double unto his credit and multiply many times?

(S. II : 245)

If ye loan to God a beautiful loan, He will double it to your (credit), and He will grant you Forgiveness : for God is most Ready to appreciate (service), Most Forbearing,--

(S. LXIV : 17)

If one reads these verses of the Holy Quran in the backdrop of what has been said earlier, that all bounties are from Allah; and it is He Who enlarges the sustenance to whomsoever He likes, one feels surprised at the extremely high standard of charity in Islam.



Allah has not forbidden, as described earlier, the acquisition of property and making efforts to increase it by lawful means like commerce and industry, mining, agriculture, etc., either individually or through co-operation of corporations even though He has forbidden unlawful means like gambling, bribery, usury and taking others' money by deceiving them. However, lawfully and honestly acquired wealth is a bounty of Allah and like all divine bounties must be purposefully and usefully used. Islam has given a sanction to the legal ownership of property. It is ordained on the Muslims to make it subject to heavy obligations; — some of them compulsory with a legal sanction behind them and others to be voluntarily discharged for the purpose of earning the pleasure of Allah.

In the Islamic economic system wealth should be in constant circulation, and widely distributed. It should be used in a manner as to be useful to the largest number of people; and should not circulate only among the well-to-do only. In this connection the Holy Quran says :

What God has bestowed on His Apostle (and taken away) from the people of the townships,--- belongs to God, — to His Apostle and to kindred and orphans, the needy and the wayfarer : in order that it may not (merely) make a circuit between the wealth among you.

(S. LIX : 7)

The *Surah* was revealed on the occasion of the acquisition of property of Jews when they, fearing war, fled away leaving behind their property. The Jews had earlier settled near about Madina and used to exploit the people of the town. The emphasis in the verse is that the wealth should not circulate among the wealthy only.

We have already learnt that all bounties of Allah that the human beings possess are to be considered as the trust and the people have to take care of the trust as carefully as of their own property. This idea should be firmly embedded among the Muslims. The Holy Quran says :

They ask thee (O Mohammad) how much they are to spend (in the way of Allah); Say : "What is beyond your needs."

(S. II : 219)

Allama Nadwi tells us that the charity (*Zakat*) is initially mentioned in the verses received in Mecca when the message of Islam was not firmly established in the whole of the people even within the town itself. The Holy Quran, for instance says :

The Believers must (eventually) win through,- those who humble themselves in their prayers; who avoid vain talk; who are active in deeds of charity; ...

(S. XXIII : 1-4)

Say thou (O Mohammad) : "I am but a man like you : it is revealed to me by inspiration, that your God is One God : so stand true to Him, and ask for His Forgiveness." And woe to those who join gods with God,--those who practise not regular charity , and who even deny the Hereafter.

(S. XLI : 6-7)

In Madina when the Faith became completely established, we find in the *Surahs* revealed in Madina that the payment of charity has been made obligatory. In addition, there is a great stress on the sharing of the bounties between the haves and have-nots. In the Holy

Quran, no amount has been prescribed nor a proportion has been suggested but the emphasis on charity has been repeatedly mentioned throughout the Holy Scripture. However, the Holy Prophet has determined the rate of *Zakat* and also the time of its payment and the goods on which it is to be paid. Briefly it can be said that he has divided the worldly possessions on which *Zakat* is assessable into four categories : (a) agricultural produce including fruit crops; (b) herds of cattle; (c) savings and silver and gold; and (d) merchandise and other goods of trade and industry.<sup>2</sup>

*Zakat* is payable once in a calendar year. No other arrangement would have been more just and equitable. For instance, if it were to be paid every week or every month the calculation would have been more arduous for the wealthy persons; and on the other hand, if it were to be paid only once in life time, it would have been unfair to the needy.

Hazarat Shah Waliullah has at length discussed the kinds of goods on which *Zakat* is to be paid. He suggests that in the first instance, *Zakat* is to be paid on those goods which are capable of growth and development. Such goods are herds of cattle, agricultural produce and articles of trade. In one of the Traditions of the Holy Prophet it has been made clear that *Zakat* is not only beneficial from the viewpoint of those who get it but also to those who give. This is because one important purpose that is served by the payment of *Zakat* is that what is left after the payment of *Zakat* becomes completely cleansed. In the case of herds of cattle, agricultural produce and the articles of trade it is utmost necessary that the remaining portion of the goods after payment of *Zakat* become completely cleansed. The next category of goods on which *Zakat* is to be paid are the minerals and the capital to be invested on further production of wealth. These commodities also need great care because they have to be insured against theft and robbery; and Allah has made the payment of *Zakat* on

them as the easiest way to insure them against theft and robbery. The third category of goods on which *Zakat* is compulsory consists of windfall gains which fall into the hands of fortunate ones without any special exertion or extra toil. Out of such goods, it is very easy for the ones who get them to share with their less fortunate brethren. And the fourth category consists of the commercial articles including both of import and export and the inventories of the goods to be sold in future. The produce from agriculture, orchards and the industrial and commercial profits are the main sources of *Zakat* because the profits therefrom are ever-expanding.<sup>3</sup>

The fixation of the quantum of *Zakat* has been made with due regard to the diligence, industry and convenience of the *Nisab* holders. *Nisab* holders are only those who have complete ownership of the legitimate earnings and property excluding *waqf* and are not indebted. In the case of the minors and the insane, it is to be paid by the majors who are their guardians. In regard to wealth which has been lost and has little chance of its being recovered no *Zakat* need be paid. However, if it is recovered on some further date, then according to some Jurists, *Zakat* is to be paid in future and for the past years it need not be paid; and according to others, *Zakat* is to be paid even for past years.

*Nisab* is the minimum wealth on which *Zakat* becomes payable. The articles of the basic needs are to be excluded from the computation of *Nisab*. For the wealth which falls into one's hands suddenly and all at once, it is not permissible to wait for the passage of time of a year and its one-fifth should be paid immediately. On wealth like agricultural produce, which is earned by sustained labour one-tenth of the produce is to be paid provided that the cultivation is dependent wholly on rainfall; but if recourse has to be made to artificial means of irrigation like wells, canals and pump sets etc., then only one-twentieth is to be paid. Again, on incomes derived from professions which



require greater attention and continuous efforts only one-fortieth of profit is to be paid in *Zakat*.

It is to be added that Hazrat Shah Waliullah has written in the context of Islamic State in which he has used the term '*Zakat*' to be 'collected' in an organised way and to be so distributed. In a country like ours, we can suggest that people possessing these goods should voluntarily pay *Zakat*. To whom it is to be given is described in detail later on in the Chapter as ordained in the Holy Quran because the Holy Quran provides complete guidance about it.

Najmul Hasan very aptly points out that the relative significance of all types of *Zakat* and their uses do not have the same relative significance at all times in the evolution of history. Some of them like cattle, etc., which were mentioned during the days of our Holy Prophet have lost their significance in the modern times. On the other hand, with tremendous sophistication in technological development in modern times, mines and the mineral products have acquired great significance. Similarly, the hotels, manufacturing plants, agricultural farms, etc., which were mentioned only in passing merit greater attention now.

The Holy Quran has in different verses some of which we shall quote below, set a very high standard of charity giving. For instance about those who give charity our Holy Scripture says :

...on them shall be no fear, nor shall they grieve. Kind words and the covering of faults are better than charity followed by injury. God is Free of all wants, and He is most Forbearing. O ye who believe ! Cancel not your charity by reminders of your generosity or by injury-... And the likeness of those who spend their substance, seeking to please God and to strengthen their souls, is as a garden, high and fertile :...

(S. II : 262-65)



Allama Nadwi has reminded us that the purpose of charity as prescribed in the Holy Quran is not merely distributive justice but the purification of men's soul; and cleansing of one's property after the payment of charity. He observes : "A number of contemporary writers who are unduly impressed by the modern economic theories lay stress on the social and economic aspects of *Zakat* (charity) and regard it as nothing more than a just and equitable form of taxation... They, however, are guilty of over-looking the underlying spirit of the institution of *Zakat* which is characterized by the sentiments of God-awareness, worship and devotion. They fail to appreciate that its fundamental purpose and merit lies in cleaning the heart of conceit, selfishness and cruelty, in enabling the believer to seek the good pleasure of the Lord and in bringing about sanctity, effulgence and prosperity in his wealth through sympathy and solicitude for the poor and the downtrodden."<sup>3</sup> The Holy Quran says :

Of their goods take alms, that so thou mightiest purify and sanctify them; and pray on their behalf. Verily thy prayers are a source of security for them : and God is One Who heareth and knoweth.

(S. IX : 103)

...and nothing do ye spend in the least (in His Cause) but He replaces it : for He is the Best of those who grant Sustenance.

(S. XXXIV : 39)

The above verses of the Holy Quran make it specifically clear that the concept of distributive justice in Islam is different from the measures that are taken in a capitalist or a socialist economy and are generally prevalent in what are called the mixed economies. Distributive justice in Islam is not the measures taken as and when need arises for them -

it is rather an unattainable aspect of Islamic Faith. This is illustrated by the following verses of the Holy Quran :

Seest thou one who denies the Judgement (to come)? Then such is the (man) who repulses the orphan (with harshness), and encourages not the feeling of the indigent. So woe to the worshippers who are neglectful of their Prayers, those who (want but) to be seen (of men), but refuse (to supply) (even) neighbourly needs.

(S. CVII : 1-7)

The verses clearly indicate that the Islamic solution to distributive social justice is not pragmatic in approach. It does not consist in taking certain measures to please the people in a society and reduce the social and economic tensions. It is an inseparable part of the Faith itself. The complete surrender to the Will and Plan of Allah consists of establishing relationship with one Allah and at the same time establish social justice. The belief in Allah and the social justice are thus inseparable from each other. It means that social justice in the Islamic code of economic life cannot be considered sufficient by changing the institutional framework of the society and economy. It means that social justice in Islam can be achieved by changing the men/women themselves. It is an integrated approach that Islam brings to bear, in which as I have said earlier, the Faith and social justice are inseparable.

The payment of charity by the Muslims has been invariably mentioned in the Holy Quran and the Traditions with its virtue and benefit in this world and the Hereafter. Says the Holy Quran :

The parable of those who spend their substance in the way of God is that of a grain of corn : it groweth seven ears, and each ear hath a hundred grains. God giveth manifold increase to whom He pleaseth : and God careth for all and He knoweth all things.

(S. II : 261)

Those who (in charity) spend of their goods by night and by day, in secret and in public, have their reward with their Lord : on them shall be no fear, nor shall they grieve.

(S. II : 274)

Those who believe, and do deeds of righteousness, and establish regular prayers and regular charity, will have their reward with their Lord : on them shall be no fear, nor shall they grieve.

(S. II : 277)

That which ye lay out for increase through the property of (other) people, will have no increase with God : but that which ye lay out for charity, seeking the Countenance of God, (will increase) : it in these who will get a recompense multiplied.

(S. XXX : 39)

For those who give in charity, men and women, and loan to God a Beautiful Loan, it shall be increased manifold (to their credit), and they shall have (besides) a liberal rewards.

(S. LVII : 18)

Side by side there is severe warning for those who hoard their wealth in gold and silver and do not pay charity to the less fortunate brethren. The Holy Quran says about them :

And there are those who bury gold and silver and spend it not in the way of God : announce (O Mohammad) unto them a most grievous penalty--on the Day when heat will be produced out of that (wealth) in the fire of Hell, and with it

will be branded their foreheads, their flanks, and their backs:--"This is the (treasure which ye buried for yourselves : taste ye then, the (treasures) ye buried !"

(S. IX : 34-35)

There are several Traditions of the Holy Prophet who has given tidings to those who pay the charity regularly and declared it to be a source of felicity in both the words.

In one of the Traditions, the Holy Prophet is said to have said that when a person gives *Zakât* i.e., charity from what he has earned from legitimate hard earnings (and Allah likes only legitimate hard earnings) then Allah takes it in his right hand; and the returns thereof are increased manifold. This is born out by the fact that in the Holy Quran, Allah talks of *Zakat* as a 'goodly loan to Allah Himself'.

It is said about the Holy Prophet that he said that once a man was travelling in an open land. There was no sign of rainfall anywhere. The man heard a voice from above telling the clouds to go to a particular place and pour water on a specific orchard owned by a specific person. The name of the person was also mentioned in the order. The traveller walked upto the land and found to his surprise that there was rainfall only on that particular orchard so that the person named could irrigate his land by the water collected in a hollow pond nearby. The traveller went to the owner and asked his name. The owner of the orchard told his name. In addition he wanted to know the specific reason of finding out his name. The traveller told him that he heard a voice from above asking the cloud to pour water on his land only; he was, therefore, wondering why it was so. Then the owner said : "Now that you ask me then I tell you that I give away one-third of the produce in charity, one-third I keep for the expenditure of my household and the last one-third I invest in the orchard." Our Holy Prophet has also said that no one suffers from alms-giving. Instead his

produce increases manifold and he become closer to Allah. The nearness to Allah is the greatest thing that a Muslim can desire.

On the other hand the Holy Prophet has condemned in the strongest terms those who do not pay *Zakat*. They will be in bad shape on the Day of Judgement. The Prophet also recited the following verse of the Quran : *And let not those who hoard up that which Allah hath bestowed upon them of His bounty, think that it is better for them ...*<sup>7</sup>

In the Quran charity is mentioned side by side with Prayer to Allah on as many as 82 occasions. *Be Steadfast in prayer; practise regular charity*, actually runs throughout the whole of the Quran. Apart from that wherever the distinguishing quality of the Muslims has been pointed out, it has always been said that they pray only One Allah and regularly pay charity. The Holy Prophet has included it among the fundamental duties of Islam. He has remarked that the foundation of Islamic creed rests on five pillars, (a) the affirmation of truth that there is no god save One Allah, (b) the establishment of prayer to the Almighty Allah and to bow down in front of only Him; (c) the payment of charity regularly; (d) keeping of fast in the month of Ramdhan and (e) within one's own means after fulfilling his obligations, to go to pilgrimage in the tradition of Abraham who first established Islam.

Once it was enquired from our Prophet what Islam was. He replied : "Worship Allah and associate no one with Him, establish obligatory prayer (to Allah), practise regular charity and observe the fasts of *Ramdhan*." It is related by one of his Companions who asked the Prophet, "Tell me upon the word of Allah that He has commanded you to collect *Zakat* (i.e., the amount of charity ) from those of us who are well-to-do and distribute it to the poor." "Of course" replied the Prophet.



There are several verses of the Holy Quran and countless Traditions of the Holy Prophet which enjoin upon the *Ummat* (i.e., Muslim community) to accept and act upon as a matter of course what prayer to Allah and payment of charity to the less fortunate bretheren with the money earned with hard work and having a high standard are inseparable and cannot be detached from each other. Our Prophet has also ordered that there should not be any monopolisation of those who take the charity.

"He even went to the extent of prohibiting the acceptance of *Zakat* to the entire clan of Bani Hashim, to which he himself belonged, by proclaiming in an unequivocal manner that '*Sadqa*' is not allowed to us. On his won part he strictly abstained from accepting charity in any form. It is related by Abu Huraira 'that when anyone brought to the Prophet something to eat he used to enquire that whether it was by way of gifts or *Sadqa* and partook of it only when he was ensured that it was a gift and if it turned out to be *Sadqa* he declined to eat it and offered it to the Companions.'" He also forbade his kinsmen from accepting charity so that they did not become accustomed to it and the Muslims did not choose his family for making such offerings to the exclusion of others. It is related by Abu Huraira that once Hasan bin Ali (one of the Prophet's grandsons) put a date of *Sadqa* in his mouth. The Prophet admonished him and told him to spit it out. 'Do you know', he said, 'that we do not eat charity?'

"This injunction held good during the lifetime of the Prophet as well as after his death. It is related that the Prophet once remarked, *Sadqa* is the grime of the people and it is not permitted to Mohammad and his descendants to accept it. The Islamic *Corpus Juris* (*Fiqh*) has consistently upheld this principle and it has been acted upon all the way in Muslim society. The doors of *Zakat* and alms-giving have always remained open for the general body of Muslims, to the poor, the needy and the destitute, and their rights have never been ignored.

"The attitude of the Sacred Prophet towards his kinsmen was the same in all such matters. They were kept at the head of other when it came to giving or incurring a loss, but where economic benefit was concerned they received the smallest portion of it."<sup>5</sup>

Now we shall proceed to discuss in a little detail to whom the charity is to be given as ordained by the Holy Quran.

Allah has enjoined upon the Muslims to consider the less fortunate persons in the society and the economy as a sort of sacred trust--whether they are orphans, or dependants, or creatures of any kind unable to assert themselves either through age, sex, social rank, artificial conditions or any other cause whatsoever. Much to the surprise of most of my readers I shall start with how Allah addressed our Holy Prophet in the following verses :

Did He not find thee an orphan and give thee shelter (and care)? And He found the wandering, and He gave the guidance. And He found thee in need, and made the independent. Therefore, treat not the orphan with harshness, nor repulse the petitioner (unheard); but the Bounty of the Lord--rehearse and proclaim.

(S. XCIII : 6-11)

The verses 6 to 8 are directly addressed to the Holy Prophet because he was an orphan, and was wandering in wilderness amongst the Pagans of Mecca and that he was also in need. All these things were solved by Allah because he was taken care of by his grand-father and then uncle. Allah gave him guidance through revelation and his loving wife Khadijatal Khubra. In figurative sense all of us are orphans, all of us need guidance and all of us are in need of material or spiritual welfare.

After these three verses directly addressed to the Holy Prophet Allah adds that the orphans should not be treated with harshness *i.e.*, they should rather be treated with affection and respect and the petitioner who asks something from you, you should not let him go unheard *i.e.*, do what you can for removing his difficulties. And besides the petitioners there are those who are in need, but do not ask for anything. If you have bounty endowed by Allah, then it is your responsibility to spread it far and wide. That will be as we have already noted good for your soul and for the society.

The various ways of giving the charity have been described in the Holy Quran :

...freeing the bondman; or the giving of food in a day of privation to the orphan with claims of relationship, or to the indigent (down) in the dust. Then will he be of those who believe, and enjoin patience, (constancy, and self-restraint), and enjoin deeds of kindness and compassion.

(S. XC : 13-17)

The above order implies that the charity should be given without any selfish motive and the Muslims have been asked to get the freedom to the bondmen, to feed the orphans particularly closely related ones and feed the indigent down the dust. The bondmen cover a wide field—those who are in political slavery, industrial slavery and social slavery. There is slavery of conventions, superstition and ignorance. It is our duty to try to remove all of them or at least as many as one can do. Feeding the orphans particularly those who are nearly related is used both literally and figuratively. They may be hungry, or they may be ignorant of knowledge, we have to give both of them. The persons down in the dust can be helped if only because of kindness of pure charity which will give us constancy and compassion.

In another place the Holy Quran says that the righteous among other things are the following :

And they feed, for the love of God, the indigent, the orphan, and the captive, — (saying), "We feed you for the sake of God alone : no reward do we desire from you, nor thanks."

(S. LXXVI : 8-9)

Here it has been ordained upon the Muslims to feed the needy and the poor, the orphans and those held down in social, moral and economic captivity just for the sake for reward from Allah and not for any return from them, nor even thanks.

In a Tradition the Holy Prophet has said : "So much has God impressed upon me what is due to a neighbour that I began to think a neighbour would be included among a person's heirs." He also said : "How can a person go to bed filled when his neighbour is hungry ! It is not difficult to share even little with a neighbour. If one has some broth, it is easy to add a cup of water and to share it with one's neighbour." His wife, Ayesha, inquired of him : "If I have a little that I can send to a neighbour, and I have two neighbours, which of them should have priority?" — "The one whose door is nearer to your door", he made the answer.

Our Holy Prophet always felt that the orphan should be subject of our special concern. On one of the two festival days, the Prophet while passing along the street saw some boys playing together and noticed one little fellow standing all by himself. The Prophet went upto him, patted him on the head and inquired why he did not join the others. The boy explained that his father had died, and being an orphan he could not afford new clothes to wear on the festival day as the other boys were wearing and thus felt shy of sharing in their merry-making. The Prophet took him



along with himself to his wife, Ayesha, and said to her "You have wished for a son. He is your son. Wash him and get him new clothes to wear, and then let him go and play with his fellows." The Prophet has gone on to say : "He who is gentle with an orphan and takes good care of him will be as close to me in Paradise as my index finger is close to my middle finger."

"The Holy Prophet had, by his teachings and personal examples, made it clear to his friends and Companions that *Zakat* was not the be-all-and-end-all of monetary good-doing. It was not the highest form or ultimate state of charity and generosity. In the words of the Holy Prophet, - 'Beyond question, there are other obligations on wealth aside of *Zakat*.' It is related by Fatima Bint-i-Qais that once the Prophet was asked (or she herself asked him) about *Zakat*. He replied, 'Beyond question, there are other obligations on wealth aside of *Zakat*.' The Prophet then recited the following verse of the Holy Quran :

It is not righteousness that ye turn your faces to the East or the West; but righteous is he who believeth in Allah and the Last Day and the Angels and the Scripture and the Prophets; and given his wealth, for Him, to kinsfolk and the orphans and the needy and the wayfarer and to those who ask, and to set slaves free; and observes proper worship and payeth the poor-due. And those who keep their treaty when they make one, and the patient in tribulation and adversity and times of stress. Such are the God-fearing.

(S. II : 177)<sup>9</sup>

The Arabic word, *miskeen* translated as needy, also connotes humility. Humility has its own needs; it may be a need for loss of confidence. A labourer shook hands with the Holy Prophet. The latter clasped the callused hands in



both of his own and massaging them gently exclaimed : 'These hands are very dear to Allah, these hands are very dear to Allah !'

During the days of Prophet, a small cultivator named Zahir used to cultivate in a small way in the vicinity of Madina and once or twice a week used to carry his produce into the town where he used to put a small stall by the side of street to dispose it off. He was in the habit of presenting the Holy Prophet with some of it. In exchange the Prophet used to give him something which he was in need of. The Prophet often used to say : 'Zahir is our countryside and we are his town.'

On one occasion the Holy Prophet happened to pass by Zahir's stall at noon. It was very hot and Zahir was standing with his back to the street and was perspiring profusely. The Prophet stepped upto him softly, unperceived by him and, as children often do in fun, stretching out his arms clasped Zahir in them and covered Zahir's eyes with his fingers. The Prophet's hands were very soft and Zahir could guess on touching them who was holding him captive. Taking advantage of the situation he stretched his own arms backwards and clasped the Prophet tighter rubbing his perspiring torso against him. The Prophet began to laugh and called out : "Will anyone buy this captive?" Thereupon Zahir let go of the Prophet and turning towards him exclaimed ruefully : "Sir, what could anyone do with such a worthless creature as I am!" The Prophet immediately comforted with him : "No, no, you are very precious in the sight of Allah, you are very precious in the sight of Allah." In such a giving of self that is more precious than silver and gold and rubies, and each one of us has it in his power to bestow it lavishly.

Allama Nadwi has dwelt upon this aspect in considerable detail. He remarks : "An attribute common to the different social and economic movements popular in the modern world is lack of faith in humanity... There is a

greater need of genuine human sympathy in life than equality of income or community of means of production. Sometimes a tear springing from the bottom of a bleeding heart proves to be more efficacious than piles of gold and silvers.<sup>10</sup>

The Allama has dealt with this aspect of fellow feeling amongst the humanity at length and has quoted several Traditions of the Holy Prophet in this connection. speaking of the various kinds of charity in good doing the Prophet once said : "Your doing justice between two persons is charity; your helping a man to mount a horse (or carriage) is charity; your lifting up his luggage and putting it (on the mount or vehicle) is charity; your saying a good thing is a charity; your taking a step towards *salat* is charity; and your removing an obstacle from the road is charity.

"It is related that the Prophet once said : 'The distressed should heel the needy.' On being asked what should one do if one was not in a position to help the needy, the Prophet replied, 'Enjoin what is good.' The Companions again asked, 'And if it too may not be possible?' The Prophet remarked, 'Abstain from evil. This is also a charity.'

"It is related that Prophet once remarked 'Your lending a helping hand to anyone engaged in work or enabling a clumsy worker to do his job properly is also charity.' On being enquired what should a person do if he is too weak to render such a service, the Prophet replied, 'Let people remain safe from your mischief. That will be the charity on you ego.'

"Yet another Tradition of the Prophet reads : 'Your smiling in your brother's face is charity; your bidding what is good is charity; your forbidding what is wrong is charity; your putting a man who has lost his way on right path is charity; your assisting a man who has defect in the eye is charity for you; for removing a stone, thorn or bone from the road is charity for you; and your emptying the bucket into the bucket of your brother is charity for you.'"<sup>11</sup>

Allama Nadwi in his booklet has worked out a scheme for the basis of a new social (and economic) order. I shall draw heavily from what he has said in this connection because to me it appears to be very revealing.

He says : "It is stated in one of the Divinely inspired Traditions of the Sacred Prophet that on the Day of Judgement God will say to His slave, 'I fell ill and you did not visit me.' The slave will reply, 'Thou art the Lord of the Worlds; how could I visit Thee?' God will, thereupon say, 'Did you not know that such-and-such a slave of Mine was ill but you did not care to visit him? Had you gone to see him (in order to be of comfort or help) you would have found it with me.' He will, again ask, 'O son of Adam ! I asked you for food and you did not give it to me.' The slave will reply, 'Thou art the Lord of the Worlds; how could I give you food?' God will then, say, 'Are you not aware that such-and-such a slave of Mine begged you for food but you did not give it to him? Had you fed him you would have found it with Me.' God, again, will ask, 'O son of Adam ! I asked you for water and you did not give it to me.' The slave will reply 'Thou art the Lord of the Worlds; how could I give The water?' God will say, 'such-and-such a slave of Mine asked you for water but did not give it to him. Had you given it to him you would have found it with Me."

"The limit of benevolence, kindness and fellow-feeling, was that the Holy Prophet laid it down as a permanent law and maxim that 'no one among you (the Muslims) can become perfect in Faith until he wishes for his brother what he wishes for himself.'"<sup>12</sup>

What a great stress of fellow-feeling and love for humanity as laid down by the Holy Prophet !

"The attitude of the Sacred Prophet towards wealth and the family (keeping it in the mind that he possessed the utmost affection for *Ummat* and was its greater well-wisher and he himself has said, 'The best among you is he who is

good for his household, and, among you, I am the best for my household)!' was typically illustrative of the Apostolic point of view. It was the attitude of a man to whom the Sublimate and All-powerfulness of the Divine Being was an absolute and self-evident reality, whose morals were the morals of God and who was permanently solicitous of the Day or Resurrection and Final Judgement. *The Day when neither wealth nor progeny will avail (any man) save him who bringeth unto Allah a pure heart.* (S. XXVI : 88-89). The Holy Prophet was more impatient for the Hereafter than the bird is for the nest after a whole day's flight. He would exclaim : O God : There is no joy other than the joy of Futurity."<sup>13</sup> Wealth, in his eyes, was of no great significance than the foam of the sea or the grime of the palm. To him the whole of mankind was the family of Allah, and he regarded himself to be the guardian and protector of the orphans, the needy and the destitute. *For others he wished ease and comfort, but for his own household, poverty and indigence.* Not unoften would he cry out from the depth of heart : " (What I like is that) I may eat my fill on one day and go without a meal on the other," and also, "O God ! Bestow upon the descendants of Mohammad only as much provision as may be necessary to sustain life."<sup>14</sup>

It is related by Abu Darda that the Prophet once said, "My Lord asked me if the valleys of Mecca be turned into gold. I replied, 'No my Lord ! What I like is that I may eat my fill on one day and go without a meal on the other so that when I am hungry I may remember Thee and beseech Thee like a beggar and when my stomach is full I may thank Thee and sing Thy praises.'"

What, now was the life of the Prophet's wives had opted for? Let us hear about it from Hazrat Ayesha herself.

"The members of the Prophet's household never ate even barely bread to their heart's content. For months the oven was not lighted in our house and we lived only on dates and water. When the Prophet died there was nothing



in our house which is living creature could eat except a piece of bread I had kept away in the cupboard." (Bukhari and Muslim).

Once Hazrat Omar paid a visit to the Prophet and found to his surprise that the Prophet was sitting on a mat which had made its mark on his body. In a corner of the room there was a small quantity of barley, in another was spread the skin of an animal while just above his head was hanging a water-skin. Hazrat Omar relates that on seeing it tears came into his eyes. The Prophet enquired from him the reason of his weeping and Hazrat Omar replied, "O Prophet of God ! I have reason to weep. This is the mat which has made deep impressions on your bare body. The room itself is so comfortless while the Chosroes of Persia and the Emperor of Rome are in the mist of their lakes and gardens, though you are the Apostle of Allah." The Prophet remarked, "Are you caught in two minds? These are the men to whom all the things of comfort and enjoyment have been granted here in this life." (Bukhari and Muslim).

The Prophet did not like, even for a short time, to keep money or provision in his house in excess of his needs. In the same way, he did not allow the goods of charity, which were the property of the common people, to remain with him for a moment. He would have no peace of mind till they had been given away .

It is related by Hazrat Ayesha : "I had six or seven dinars during the last illness of the Holy Prophet. The Prophet commanded me to distribute them but due to his illness I could not find the time for it. Later, he asked what I had done with the dinars and I told him that owing to pre-occupation with his illness I had forgotten about them. The Prophet, then, sent for the dinars and placing them on the palm of his hand remarked, "What would the assumption be of the Apostle of Allah if he joined Him in such a state that these were laying with him." (Musnad-i-Ahmad).



It was the practice of the Prophet to distribute the articles of charity as soon as they were received. Uqba-bin-el-Harith relates that : "Once in Medina I offered the *Asr* prayers behind the Prophet. The Prophet finished the prayer-service and left abruptly for the apartment of one of his wives. The people could not understand it and they were worried. On returning, the Prophet felt that we were surprised at the manner of his departure. He, thereupon, explained that in the course of the service he had remembered that there was some gold in his house and he did not like that a night should pass with the metal still lying with him."

The Prophet guided his companions and the entire *Ummat* along identical lines and infused into them the same values of generosity and self-denial. So forcefully and earnestly did not exhort the people to practise charity that as anyone reads the relevant Traditions he begins to doubt if he really has a claim over anything that is in excess of this (basic) needs. When we look into ourselves and reflect on the things of comfort and luxury we freely make use of in every day life we are caught in a curious predicament. Everything seems so unnecessary, redundant and superfluous. The costly dresses, the sumptuous meals, the luxurious carriages--all stand out to be wrong and wasteful although what the Prophet said appertained only to advice and exhortation and there is no law against it. But, such was the way of the Prophet.<sup>15</sup>

The life and character of the Prophet had made such a powerful impact on the hearts and minds of the Companions that their attitude towards life, family and property was largely determined by his own example, and they, on the whole had become the living symbols of his precepts. Of them, those who were nearer to him, naturally, bore a deeper imprint of his personality. The deeds of piety, compassion and self-denial that were habitually performed by them in daily life are worthy of being written in letters of gold in the annals of religion and ethics. No

community in the world can boast of such a marvellous legacy of virtue and moral excellence.

In what follows we shall briefly describe the way of life of Khulfai Rashidin, that is, four first Caliphs who were succeeded to our Holy Prophet.

It is a well known fact about Caliph Abu Bakr that once his wife wanted to eat *halwa* (a kind of sweet dish made of flour, ghee and sugar). She began to save a few pice from the daily allowance she received from the Public Treasury, and thus, collected the money needed for its preparation. When Hazrat Abu Bakr came to know of it, he returned her savings to *Bait-ul-Maal* and instructed that her allowance may be reduced by what she used to save for the dish since it appeared that she could do without it.

The sacrificial spirit of Hazrat Omar and the life of rugged simplicity and asceticism he led have become proverbial. It will suffice here to relate the incident of his journey to Jabia (in Syria) as the Caliph of Muslims and the Head of the Islamic State. In the words of a renowned historian, Hazrat Omar "was riding on a camel (and) his head was shining in the sun. There was neither a cap on it nor an *Amama* (a taira worn commonly by the Arabs). His legs were dangling on the two sides of the saddle and under him was only an ordinary woollen cushion which served for his bed when he halted and for the pack-saddle when he rode. He also carried a bag which was stuffed with cotton wool. He used it as a pouch while he travelled and as a pillow while he rested. His shirt was made of a coarse cloth. It was old and was also torn on one side."

Hazrat Uthman was the wealthiest man among his friends. Of him it has been said that he entertained others on a lavish scale but ate only bread and oil himself.

Hazrat Ali is included among the most self-denying of the Companions. His life of rigid self-restraint and austerity

has been described in the following words by Darar-bin-Damora : "He shunned the world and its allurements and liked the darkness and solitude of the night. He had a reflective nature and would often appear to be lost in thought. In that state he would make movements with his hands which showed that his attention was turned inwards. His dress was simple and his food was abstemious. By God ! He looked to be one of us (the common people). If we asked anything from him he would answer promptly and when we went to see him he would start the conversation himself. When we invited him, he would readily accept out invitation."

"The ennobling influence of the Prophet's character was felt in the lives of the people of his household, the illustrious Caliphs and the Holy Companions in proportion to the closeness of their association with him. The place occupied by Hazrat Ayesha (his most beloved wife) in devoutness, self-abnegation and magnanimity is very high. It has, for instance, been put on record by the chroniclers that once she distributed a lakh of dirhams as charity despite the fact that her own clothes were worn-out and she was fasting. After it was over, her maid said to her it would have been better if she had saved a few dirhams for *Iftar* (fast-breaking meal). Hazrat Ayesha replied, "I would have, had you reminded me of it at that time." She had given a lakh of dirhams and forgotten her own hunger.<sup>18</sup>

The moral of all that the Allama has written in this connection is that the rulers of country should try to abstain from extravagant life and see that the society and the economy emerges in such a way that the people in general lead a comfortable life.

As a matter of fact his deputy in the Nadwa-tul-Ulama, Maulana Abul Irfan Nadwi, explained to me in considerable detail what comfortable life for the people living in the newly emerging society and the economy means as based on

Allama Nadwi's basic ideas. He in fact said to me that there was a distinction between luxuries, comforts and the necessities--and that the distinction was in a relative sense. What appears luxuries for one may be necessity for the other and similarly likewise. Maulana Abul Irfan Nadwi also found me an appropriate quotation from *Hajjutullah-ul-Baligha* Part I published by Kutub Khan Rashidia, Edition I, 1373 Hijra, p. 110, which when translated from Arabic into English would read as following : "It is well known that prosperity is different from person to person, because the prosperity of some person may be considered austerity by the others. In the same way a valuable thing in a region may be considered worthless in the other."

This means that the people of different countries and of different profession out of those who are not the rulers may lead of life which is fairly comfortable from their viewpoint. However, no one should indulge in extravagance, neither vaingurous nor niggardliness. The better off people should share their bounties with less fortunate bretheren.

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3. Cf. Waliullah, Hazrat Shah, *Hujjut-ul-Baligha*, Vol. II, p. 30, quoted in Nadwi, S.A.H.A., *op.cit.*, pp. 100-01.
4. Cf. Hasan Najmul, *op.cit.*, p. 21.
5. Professor Hasan has discussed the various sources of wealth which have acquired greater significance in modern times at great length. Those interested in knowing these details are referred to *ibid.*, pp. 22-32.
6. Nadwi, S.A.H.A., *op. cit.*, pp. 102-03.
7. Cf. *ibid.*, p. 109.

8. Cf. *ibid.*, pp. 134-35.
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## Conclusion

LET me conclude by saying that in the Holy Quran a man/woman has been presented as a real person who has got a composite personality; and his/her duties towards Allah and towards the human beings whether they are of moral, social, economic and legal nature cannot be separated one from each other. Islam, as it has been pointed out, means a complete surrender of one's personality to the Will and Plan of Allah. The different Chapters that deal with different aspects of human relationships have been written only for the sake of convenience and not because they should necessarily be dealt with separately.

A person's duties towards Allah prepare him/her to accept this Will and Plan of the Almighty. We have seen that the foundation of Islam lies on five things--Monothesim, kneeling and prostrating before only One Allah Who alone is Omnipresent, not making a circuit of wealth and other bounties within few privileged persons, but sharing them with the less fortunate brethren, fasting in the months of *Ramadhan* for the sake of purification of one's

soul (emphasizing that when you eat you eat for the sake of Allah and when you do not eat you do not eat for the sake of Allah), and, whosoever, can afford, must go once in his/her lifetime for pilgrimage to the Holy Kaba--the mosque built by Abraham who was the first to realize the oneness of Allah and thus to lay down the foundation of Islam.

All these duties towards Allah prepare human being to live in the world of turmoil and deal properly as specified with all aspects in his/her life. Therefore, the social and economic structure change with which we have dealt with are not necessarily to be mixed up with the different social and economic systems such as capitalism, socialism and mixed economies etc.

We have shown that though the Holy Quran emphasises the lowly origin of man yet at the same time it also highlights his capability to understand, learn, research and advantage knowledge and other bounties of Allah. On account of these capabilities, Allah has made him the Trustee on earth and wherever the Islamic State is established the vicegerent of Allah. But one must never forget that in case he embraces Islam he becomes the 'Servant of Allah' and is made free from all types of servitude of the world. As a matter of fact that the title 'Servant of Allah' is the greatest honour that can be done to a person; and, therefore, one need not be surprised when in the Holy Quran it has been declared by Allah that He has sent His Messages to us through 'His Servant Mohammad' who was a human being like all others but according to our faith the greatest of the great men ever born on earth. As we have pointed out in the beginning, 'Quran' literally means reading by a Servant of Allah, Mohammad, who was himself an unlettered person and did not know to read. It is indeed a miracle as observed by the famous historian Gibb, that no one on earth could match the language as 'read' by our 'Holy Prophet' Mohammad (Peace be upon him). This is one reason why I perfectly concur with

Marmaduke Pickthal when he in his Foreword to the Meaning of Glorious Koran (vide p. vii) writes that 'The Koran cannot be translated. That is the belief of old-fashioned Sheyks and the view of the present writer.' So a sinful but faithful Muslim like me who is not well-versed in the Arabic Language must realize that whatever he is writing on the basis of such translation is likely to have some inadvertent lapses in which the Merciful Allah will forgive.

The Holy Quran has prescribed different aspects of human life and relationship--spiritual, moral, social, economic, etc. - in outline. The interpretation of different words in the Holy Scripture will depend on the knowledge and wisdom of every individual any may even be different at different times with the advancement of knowledge of the different disciplines. I shall try to explain what I want to say only with a couple of examples. Excepting when I have quoted others, in whatever I have written I have quoted from the English Translation of Allama Yusuf Ali who himself has claimed in Preface to the first edition (vide p. iv) of the English Translation of the Holy Scripture : "I want to make English itself an Islamic language, if such a person as I can do." I believe that it is by far the best translation of the Holy Scripture in English language that I have come across so far. But he wrote it in April 1934 and more than half a century has passed thereafter. Therefore, his translation sometimes might not give the exact meaning as revealed by Allah in Arabic language in the Holy Quran. For instance, the first verse of the first *Surah* which in Arabic language says *Al-hamdo Lillahe Rubbil Alamin* has been translated by the Allama, "Praise be to God, the Cherisher and Sustainer of the worlds : ..." Now this translation of the verse is correct so far as it goes; but, I fear, that in the present days when the scientific and technological knowledge has so much advanced, it may be misleading to a common reader not well-versed with Arabic language. This is because a common man might innocently think that Allah is talking about the present world and the world in the



Hereafter, (i.e., after the Day of Judgement). But that would be incorrect because I understand this much in spite of even my little understanding of Arabic Grammar, that if Allah were to say two worlds the expression would have been 'Alamain' and not 'Alamin', because in the Arabic language *Alam* means one world, *Alamain* means two worlds, and *Alamin* means many worlds. So in the present stage of knowledge perhaps the English translation 'Universe' would have been better so that one could understand that there are other worlds like different planets and galaxies.

And similarly when the human being went to moon everyone thought it was a miracle; and indeed a miracle it was! But in the Holy Quran the expression "*Wa Sakh-kara Lakum-us-shamso Wal Qamara*" means that Allah says to the human being that We have made the sun and the moon under your subjugation. So after all till such a miracle did not happen, we did not fully understand the implication of the expression in the Holy Quran.

I do not have to recapitulate what I have discussed in different chapters and sections of the book. But I want to emphasize that it is the duty of every Muslim to come as far as possible upto the standards laid down broadly in the Holy Quran and from the examples of the Holy Prophet in fulfilling all of our obligations in any field – be they spiritual, moral, social, jurisprudential and economic etc. I have used the expression as far as possible; deliberately because Allah Himself knows that we are liable to commit mistakes--pure ones like our Holy Prophet unknowingly, and the common men like ourselves both knowingly and unknowingly because when we have to live in the world of turmoil, evil will always attract us and still we have to fulfil our obligations towards Allah and towards human beings.

The renunciation from the worldly life in Islam has been forbidden because Allah knows that He is the Most-Forgiving, Most-Merciful, and will forgive the earthy human

beings for whatsoever sins He wishes. One thing, however, I would like to emphasize that after knowledge has reached a man/woman, he/she is obliged to safeguard himself/herself from sins whether committed towards his/her duties to Allah or towards human beings. The other thing which must be underlined is that all success in the world must be attributed to the Grace of Allah rather than to one's own effort or power etc. We have seen even in the case of the greatest of great men on earth *i.e.*, our Holy Prophet, a few weeks before his death, as all authorities agree, was revealed a message in *Surah* entitled *Nasr* (meaning Help), which even though quoted earlier, I wish to quote again. Allah, while addressing our Holy Prophet says :

When come the Help of God, and Victory, and thou dost see the people enter God's Religion in crowds, celebrate the Praises of thy Lord, and pray for His For-giveness : for He is Oft-Returning (in Grace and Mercy).

(S. CX : 1-3)

So when the greatest of great men receives this message from Allah towards the end of his temporary abode on this earth, what should we humble creatures of the world have got to think at the time of any success that is invariably due to the Help of Allah?





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